THE SMART GAMBLER'S MAGAZINE

Gambler's Digest

$3.00

JANUARY/FEBRUARY 1985

- Lottery Fever
- Myths of Blackjack
- College and Pro Basketball Betting

BOOK BONUS!

"THE WINNER'S EDGE"

THE INSIDE GUIDE TO BETTING PRO FOOTBALL

The Gambler's Digest Philosophy

Knowledge is the key to winning—both self knowledge and knowledge of the games. The player with the most knowledge will have the most "luck." Our goal is to inform and instruct the intelligent player. This knowledge will give players an EDGE wagering against the "house" or other players. We will provide access to information on current events which benefit our readers. Toward this goal, we enthusiastically invite questions and ideas from you.

Gambler's Digest

THE SMART GAMBLER'S MAGAZINE

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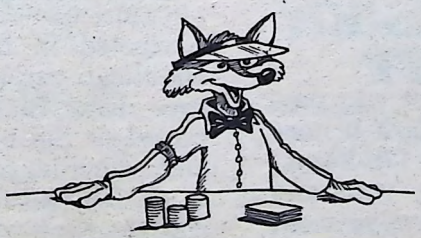


GAMBLER'S DIGEST News Wire

Where the Action Is

LIFETIME BAN

CHICAGO, IL—Richard Strauss, a jockey at Sportsman's Park (who had been charged with a Class 4 felony—he was found in possession of an illegal electrical device, a buzzer) received a lifetime suspension. The battery had been taped to his left wrist and was found by track security chief, who searched the jockey on orders from stewards. Strauss' mount, Hillside Ruler was withdrawn from the second race (it had opened at 20-1, later dropping to 11-1). An unusual betting pattern alerted stewards.

176-1 LONGSHOT PAYS OFF

CHICAGO—The highest win payoff in Sportsman's Park history occurred May 3, when 176-1 longshot, Gallant Magic, won and paid $355.40. The five-year-old gelding had won only three times previously in 34 starts.

IOWA DOG DOME?

SHENANDOAH, IA—A group of Iowa investors has proposed a "Shenandome," to cost $7 million, with an air-supported roof, which would be home to greyhound racing from November to March, and conventions and concerts during the off-season. The track would be a 3/16th of a mile and have room for 3,000 people. Shenandoah has a population of 6,300 in southwestern Iowa, but 400,000 people live within a 50-mile radius.

PACKED HOUSE

ARCADIA, CA—When John Henry competed in the Santa Anita Handicap earlier this year, the race drew 74,687 fans, largest crowd at the track in 37 years and third-largest ever at the track. The $10.7 million handle was the first ever over $10 million at any North American track other than Churchill Downs on Kentucky Derby Day.

CROWD DROP

HIGHTSTOWN, NJ—*The Daily Racing Form's* 37th annual survey on sports attendance, showed the combined turnstile count for both thoroughbred and standardbred (harness) racing last year was 75.8 million, a drop of more than 1.8 million from 1982. California remains number 1 in thoroughbred attendance with 10.3 million fans attending in 603 racing days. There were 6,706 racing cards in 1983, a drop of 207 since 1982.

NEW BAY AREA TRACK?

SAN FRANCISCO, CA—The possibility of a new "major" Northern California track opening increased, when the Shorelands Corporation announced it had plans to buy 1200 acres of salt land on the west end of Hayward, near San Francisco. The corporation president, John Thorpe, sees the Hayward track replacing both Golden Gate Fields and Bay Meadows within five years.

EXTRA ACTION

CHICAGO, IL—Bettors at Sportsman's Park and Maywood Park will be allowed to bet races actually being run at Arlington Park (although shown via closed-circuit TV). Intertrack wagering as it's called, began in mid-May.

BILL OKAYED

TALLAHASSEE, FL—The Florida Senate approved a bill that would allow state dog tracks and jai-alai frontons to take bets on parimutuel events outside Florida.

BOOK'S DELIGHT

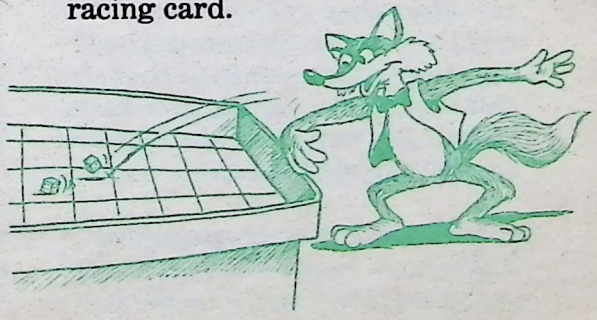
LAS VEGAS, NV—When Devil's Bag and Dr. Carter, two co-favorites in the Kentucky Derby Future Book betting, were both scratched but weeks before the big race, race book cleaned up. When a horse is scratched in a future book situation, money bet is not returned to the bettor, but remains with the race book.

LIVING RIGHT

HALLANDALE, FL—Ray Gallegos, a pari-mutuel ticket seller at Gulfstream, was living right. He punched the wrong button, the customer refused the ticket and Gallegos had an $11,000 trifecta wheel to sweat out. Gallegos can thank a horse named Arrowhead Dream, a 7-5 favorite which held on by a neck. Gallegos won $24,084

THEY HIT BIG

TUCSON, AZ—Three greyhound bettors parlayed a friendly $20 investment into a $38,000 payoff three ways. The trio connected on a Super Six wager and beat 250,000-1 odds. Bettors must pick the winners of six straight races. If no one picks all six, the ticket with five winners splits 25% of the pot, with the remainder of the pool carried over to the next racing card.



The Answer Man

By Jack Desmond

Q I heard that Frank Sinatra got into trouble in a New Jersey casino for playing blackjack. What happened?

A Sinatra wanted to play one-deck face-down, which is against New Jersey rules. For going along, the Golden Nugget Casino was fined $25,000 by the state's casino control commission.

Q Are there any video poker tournaments?

A As Gambler's Digest was going to press, the Marina Hotel in Las Vegas was scheduled to host a $25,000 video poker tournament. Players were to be given $250 in special tokens with those accumulating the most money after 30 minutes moving on to the playoffs.

Q I'm going to Japan soon and have heard they have gambling on bicycle races. What's the story?

A The sport of keirin, or bicycle racing, is conducted at some 50 velodromes around the country. More than 4,000 professional cyclists compete. To prevent cheating, riders are restricted to their hotel for three days before each event and may not speak with anyone outside the hotel.

Q Please settle an argument. Who is more likely to bet a football game—someone with a big income or someone with a small income?

A Gallup/Gaming Business poll in 1984 asked respondents if they had placed a bet on a pro sports event within the past year. Those with incomes of $30,000 or higher were twice as likely to have answered yes as those with incomes below $20,000.

Q Is there any way to find out what percentage of money is returned by a particular slot machine?

A Not unless you open the machine and count the number of cherries, lemons, and other assorted fruit you find inside. In general, casinos hold between 5 and 20 per cent of all money put into the slots, with dollar machines in some casinos holding only 2.6 per cent.

Q What are the biggest differences between handicapping turf races and dirt races?

A Certain horses do especially well, or poorly, on the turf, so you must pay attention to a horse's previous turf record. Breeding is an important factor for first-time turf starters; several books offer lists of leading turf sires. And watch post position—at some tracks, the turf course offers a very short run to the first turn, which gives a big edge to horses with inside posts.

Q If a blackjack dealer doesn't take a hole card until everyone has played his hand, how does this affect the odds?

A It doesn't, assuming you're playing in a casino that will refund any double-down or split money in case the dealer draws a blackjack. Some overseas casinos don't, so ask—particularly if you're thinking of doubling against a ten or ace. Incidentally, the Pioneer Club in Laughlin (Nevada) will refund your bet if you pull a 21 and the dealer later draws a blackjack.

Q What are the largest and smallest maximum table bets in Nevada?

A While some casinos have signs posting table maximums, these can often be raised by management when seriously heavy hitters come to town; we heard of one high roller at Caesar's who played every spot at $30,000 per hand. On the low side, the Delta Saloon in Virginia City and the Golden Casino in Austin won't accept bets higher than $5 at blackjack.

Q My vision isn't what it used to be. Does anyone manufacture playing cards with extra large faces?

A Write to Hoyle Products, 345 East Plato Blvd., St. Paul, MN 55107.

Q Do dealers have to pay taxes on their tokes?

A Dealers had argued before the Tax Court that tokes were gifts, not tips, and thus did not have to be reported—but they lost their case. So yes, dealers do have to report their tokes to the IRS.

Q In craps, what is the difference in odds between making a come bet and making a pass line bet?

A No difference at all. Both have a casino advantage of 1.4% which can be reduced to 0.6% at a casino that offers double odds.

Q How do you play pai gow?

A Before you can get involved in this game, you have to memorize the rankings of the hands. There are twenty rankings to learn. By learning the rankings, you will be able to arrange your hands to best advantage.

Q I often play poker at one of the large clubs in California and have started noticing that players seem to work in teams to nail unsuspecting opponents. What can I do to prevent this from happening to me?

A Present rules do not prevent two or more players from working together, and that's exactly what some rounders do. Keep your eyes open, stay friendly with everybody, and you will soon discover who is doing what to whom. Then, when you sit down at a game, you will know who may be doing business—and you can act accordingly.

Q A couple of years ago when I went to Las Vegas, there was a dog track in Henderson and jai

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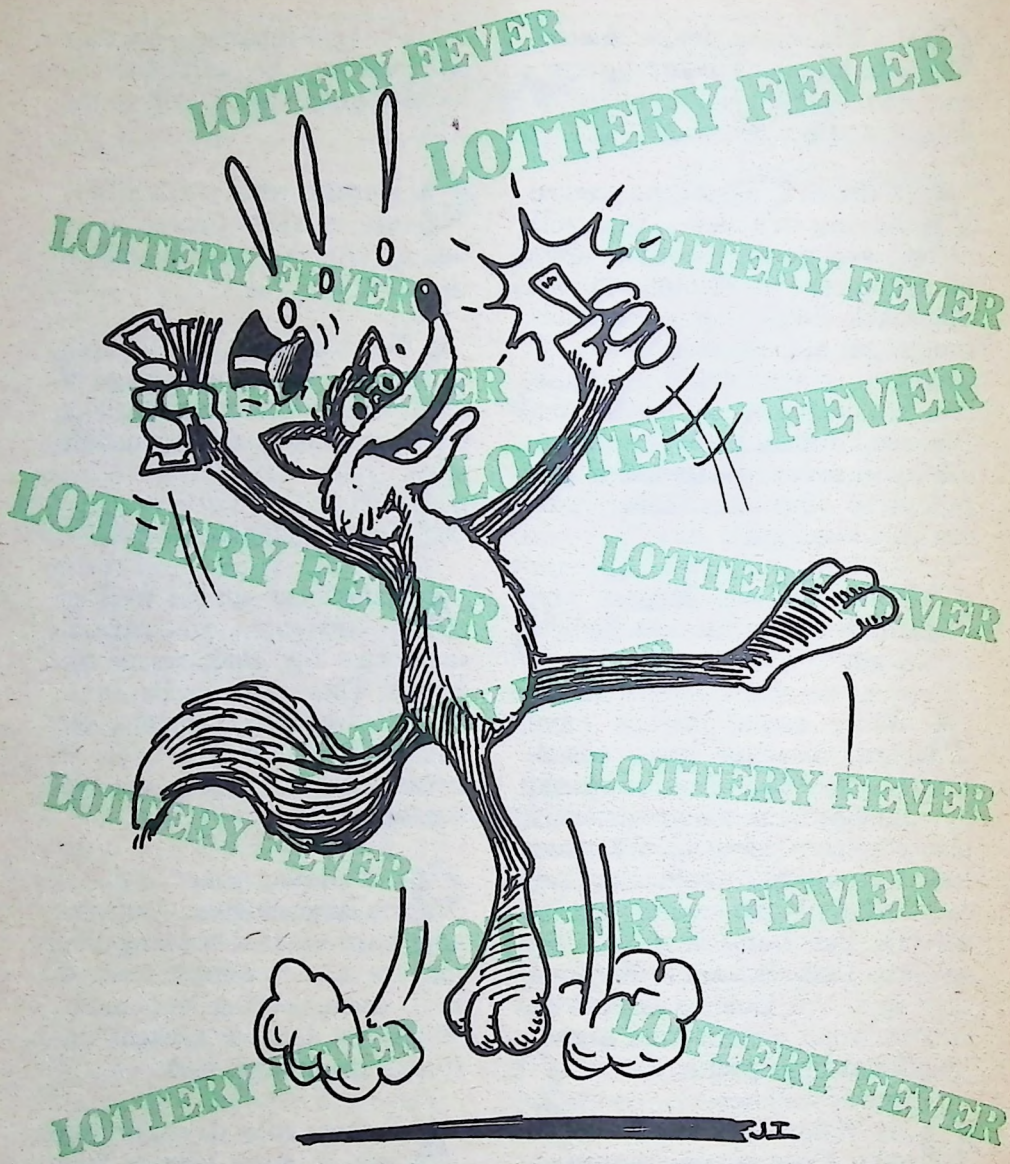

LOTTERY FEVER

By Richard Schorr

In Illinois, air travelers between flights at O'Hare were grabbing cabs to the nearest lottery vendors in an effort to hit the record $40 million first prize. A secretary in Massachusetts, playing for only the second time in her life, took down a $15 million jackpot. In Canada, bettors spent more than $60 million in a single week trying to hit a lotto award that had grown to nearly $14 million.

Lottery fever has spread all over North America. While as recently as three years ago lot-

teries were looked on as a marginal curiosity, suddenly they've become front-page news. There was even a short-lived TV series, appropriately enough called "Lottery!", in which the lives of fictional lottery winners were studied before and after the big hit.

Probably the biggest reason for the sudden popularity of the lotteries has been the shift to huge prizes. A lousy hundred grand hardly rates a mention these days, what with windfalls running into eight figures. In 1982, gross U.S. sales were only about $4.5 billion; in 1984, they were expected to top $9 billion—and the end is hardly in sight.

Lotteries have been popular since the days of Rome, when winners sometimes were offered slave girls as prizes. Merchants created lotteries in the thirteenth century to get rid of their old merchandise, and the first official public lottery was held in Florence, Italy, in 1530. Lotteries soon spread all over Europe and to the New World, as well—the British expedition to Jamestown was financed in large part via a lottery. Famed universities such as Columbia and Princeton owe their early funding to lotteries, and lotteries helped finance construction projects ranging from New York's Battery Park to the Chesapeake Canal.

But in the early 1800's a series of scandals helped sink lotteries in the United States. A rising tide of puritanism didn't help, either. The last U.S. lottery, in Louisiana, was outlawed in 1895. Not until 1964 did a state lottery resume, when New Hampshire took the plunge. Most of the current lotteries—conducted in 17 states and the District of Columbia—were legalized within the past half-dozen years. At last count, more than 20 additional states were considering legalizing this form of gambling.

As prizes have gone into the stratosphere, more and more players have been attracted to lotteries.

And why not? With most people unwilling or unable to pay higher taxes, politicians have had to look elsewhere for revenue—and a lottery seems a painless way to add to the coffers. Typically, a state or provincial lottery returns half its income to players, taxes about one-sixth for expenses, and channels the rest into programs ranging from education to recreational programs. Nations from Australia to the Soviet Union have long offered lotteries.

And as prizes have gone into the stratosphere, more and more players have been attracted to lotteries. The chance to change your life has proven a potent lure to the dreams of millions.

Take, for instance, the story of Harold Costello. A 62-year-old former carpenter, Costello had been living in a flimsy shack without lights or water. Then the county condemned his eyesore, and Costello moved in with a friend. Feel sorry for him? Don't. He hit for $2.2 million in the Massachusetts Megabucks contest. Now he can leave on the lights and turn on the water for the rest of his life.

How about Anna and Robert Rucker? They live in Florissant, Missouri, a town of 65,000 near

the Illinois border, and occasionally they buy lottery tickets. One day they looked in the paper and checked the results of a draw whose top prize was $1 million. Incredibly enough, each won $1 million that day. And that's not all—four other residents of this town have carted home prizes of $500,000 or more within the past two years.

Stuart Kelly of Brantford, Ontario was not so lucky. Although he was Canada's largest winner, collecting a tax-free $13.9 million in the Interprovincial Lotto 6/49, he knew he wouldn't live long enough to enjoy it much—he had already been told he had terminal cancer. A few months later, he was dead.

As lotteries have proliferated, states have more and more tried to vary their games to prevent boredom among the troops. In Connecticut you can hit the Rainbow Jackpot, New Jersey has Pick It, in Rhode Island there's the 5/38 Jackpot. Canada's bewildering variety of lottery games has included MoneyBags, A-Plus, Tic Tac Toe, and Loto Hockey.

Lotteries have been popular since the days of Rome, when winners sometimes were offered slave girls as prizes.

No matter what the name, though, most lotteries are pretty much alike. In the instant game, you buy a ticket or play a machine and immediately learn whether you've won or lost. The fast-growing lotto game, which offers the biggest prizes, resembles keno—you select a series of numbers and if the numbers you have chosen are drawn, you win. In a 6/36 lotto, for instance, you must pick all six numbers from a 36-number universe.

The lotto drawings are often held with great fanfare. In Maryland, for example, 6/40 lotto winners are drawn daily, along with the Pick 3 and Pick 4 options, on Channel 13 at 7:30 p.m. Press conferences for winners have become increasingly common.

Although the odds against hitting a big jackpot vary widely, it is safe to say that they are somewhere on the far side of astronomical. But even though huge prizes have attracted multitudes of players—many of them buying numerous tickets in a vain attempt to collect a fortune—there seems to be a backlash developing. Rather than one $20 million prize, for instance, it seems likely that in the near future a lottery will offer 20 prizes of $1 million each.

There has been some carping in the manner of payoffs to winners. When you win a $3 million jackpot, for example, you don't get a check for three big ones that you could salt away in a nice money-market account for a cool $300,000 grand a year. No, most states give you something like $150,000 annually for 20 years. Of course, that isn't all that bad—but it is true that some of the those large payoffs actually cost the state a lot less than you think. In a pleasant departure from this custom, Illinois recently announced that any grand-prize winner whose share is less then $1 million will get a full check up front for the amount.

Occasionally, states have actually managed to lose money on their lotteries. In Washington's daily

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A Profile of ED THORP: Blackjack's No. 1 Guru

By Jerry Hicks
Los Angeles Times Staff Writer

Edward O. Thorp, a family man, a mathematics teacher, a person who likes astronomy and long-distance running, would not stand out in a crowd in a Las Vegas casino. In his familiar attire of sports shirt, casual slacks and sandals, smiling with teeth so perfect they almost glisten, the trim 49-year-old Newport Beach resident could pass as a Kansas City tourist joining a blackjack game to kill time until the Wayne Newton show begins.

He rarely visits the casinos anymore. But when he does, his face blends in with the thousands of tourists who know the odds are against them, but who love casino gambling anyway.

You couldn't tell that Thorp was anyone special by watching him play for a few minutes either. He gets the same cards everyone else does, he gets beat by the dealer just about as often as the next guy at the kidney-shaped green felt tables. But if you watched him long enough, you might think him luckier than most people. Usually when the dealer wins, Thorp only has a chip or two on the line. But often when the dealer loses, it's when Thorp has raised his bet substantially.

Keep watching and you realize that Thorp could care less about Wayne Newton. He just likes beating the house at blackjack. Eventually, a pit boss will politely tap Thorp on the shoulder and tell him that the casino would just as soon he play somewhere else.

Ed Thorp, you see, has gained gambling immortality. He was the first one to prove on paper that the casinos could be beaten at blackjack.

This year marks the 20th anniversary of Thorp's internationally acclaimed book, *Beat the Dealer*, the bible for blackjack players who try to beat the house by "card counting."

It was a best seller when it first came out in 1962, and was successful again when the revised, paperback edition was published in 1966. It still sells thousands of copies each year.

The most publicized blackjack gambler today is Ken Uston, who has been fighting the casinos in the courts to keep them from banning card counters. Uston told *The Times* that Thorp's calculations may have been refined in recent years, but that "it was Ed who got things started. We all owe him."

Thorp enjoys his exalted position in the gambling world and still dabbles in the gambler's life by attending conferences and mixing with other gambling experts.

The Money's There

But Thorp, who by all accounts is quite wealthy, did not make his money in the casinos. He turned away from intense casino gambling many years ago, convinced that, while profitable, it was not the kind of life for a family man (he and his wife, Vivian, have three children) who taught mathematics. He began to concentrate on something even more successful and, to him, even more fascinating—what he calls "the biggest gamble of them all," the stock market.

Today, Thorp's stock market operation—he invests his own money rather than offer advice to others—includes a partner in Princeton, N.J., and offices in Chicago, New York and Newport Beach. He is building a new home on a hilltop in Newport Beach that he learned is probably the biggest in the city (13,400 square feet).

He travels often in connection with his business, runs in 26-mile marathons when he can and tries to squeeze in a game of tennis once a week.

Until this summer, he also squeezed in full-time teaching duties at UC Irvine. That would leave little time for the casinos.

Thorp hesitates to say how successful he is financially but admits that he makes more money than "the top 10 blackjack players in the world," possibly the top 100, combined.

"I'm far richer than I ever thought I would be," he says, grinning.

Thorp might have made it big without learning to play blackjack. But the catalyst for how things turned out came in 1958 in a Las Vegas casino with an $8.50 investment.

It Started in 1958

Thorp was teaching mathematics at UCLA when he took a 1958 Christmas vacation trip to Las Vegas, armed with an article from the Journal of the American Statistical Assn. It was a crude version of what is now accepted as the basic strategy written by four mathematicians (Roger Baldwin, et al.) working with hand calculators for several years.

Thorp eventually lost $8.50, but it took 40 minutes, and everybody else at the table had been wiped out long before. It fascinated him that the strategy he was using worked much better than the strategy anyone else was using.

He remembered something he had come across in an advance probability theory course that gave him an image, he says, something that allowed him to see the heart of the problem in calculating blackjack strategy.

"It took only a minute and a half when I got back to the UCLA

library to make me see how the thing could work," he said.

But the process was slow after that. He took a teaching job at the Massachusetts Institute of Technology and began shoving blackjack data into an IBM 704 high-speed computer. It took six months before he got a readout with any results.

Those computer calculations became the basis for a paper on blackjack probability that he gave at a mathematics conference in Washington, D.C., in 1961, and the blueprint for *Beat the Dealer* the next year.

The Baldwin group had discovered that with proper play, you could reduce the casino edge low enough to win occasionally. But it never tried to show people that the player could beat the house.

"They thought there might be a chance, but they didn't hold out real hope," Thorp said.

But Thorp's computer work told him a different story. He learned that when the deck was rich with high-number cards, such as face cards, the odds actually favored the player, partly because the dealer drawing to his hand had a good chance of going bust (over 21) more often.

Thus, when the deck was rich in low cards, the house had the edge, partly because it gave the dealer more chances to catch a 2 or 3 in trying for a good hand without going bust.

Beat the Dealer not only explained why the odds shifted as more and more cards were dealt to learn whether the rest of the deck was favorable or unfavorable for the next deal.

Plenty of Offers

After Thorp read his paper at the mathematics conference in 1961, he received offers from many people who wanted to finance him on a trip to Nevada.

He accepted one offer and, in a matter of hours, more than doubled his backers' $10,000 bankroll.

"The upshot was, the first time I played (when losing $8.50), I didn't know anything about the game and that took 40 minutes; the second time (a 1960 return trip with his wife) I was testing and that took about 30 minutes; the third time I played, I was the best player the casino ever had seen."

Some old blackjack pros had learned, through trial and error, the importance of a deck rich in high cards, and had devised their own techniques for trying to count the deck as hands were dealt.

Thorp was the first one to mathematically prove how it worked, and then spread the news around the world. He made card counting popular.

Casino Owners Worried

So popular, in fact, that it began to worry many of the casino owners. In April 1964, Las Vegas hotels became so worried about *Beat the Dealer* readers storming the town that the Las Vegas Resort Hotels Assn. announced it was dramatically changing some of the rules of the game to try to discourage card counting (no splitting aces, for example, and doubling the bet only if the player had a card count of 11). The casinos finally had to drop the

rule changes because they kept too many people from playing.

But they eventually cut down on card counting by dealing the cards from a device called a shoe that holds four decks. (With that many cards, it's more difficult for card counters to know what's left in the deck. Also, nearly half the shoe never is played, adding to the card counter's difficulties.)

Gambling pundits and blackjack writers—including John Scarne, Thorp's lone critic among successful gambling book authors—all agree that Thorp's book had a dramatic impact on the casinos and sharply increased public interest in blackjack.

Publisher Was Surprised

Thorp's family and friends had no idea in 1962 that *Beat the Dealer* would be such a phenomenal success. Neither did his publisher, who did not ship books fast enough to keep up with the demand and thus shortened its life on the best-seller list.

But Thorp was convinced the book would be successful.

Thorp, who answers questions with an efficiency of words that suggests he has been asked them all many times before, says there are three reasons why he was the first to come up with a winning blackjack formula.

First, he says, "I'm an iconoclast...I'm very unaffected by prevailing beliefs. It took somebody with that kind of attitude, so that narrows the field quite a bit."

Second, his ideas came just as the computer world was growing. Baldwin and the others did not have computers available to them to help develop calculations. Thorp had MIT's finest to play with.

Third, Thorp had the world of Baldwin and others before him, giving him a road map to help with the analytical thinking.

Some casino operators have long made fun of Thorp and the mathematicians who followed him, claiming they are glad to see system players because they know the systems never work.

Considered a Genius

In those early years of *Beat the Dealer*, Thorp learned that he could win consistently at the tables if he disguised himself so that casino operators did not know the fox was in their midst.

But he had to decide whether to continue a gambler's life.

"One choice in life was to become a Ken Uston, just running around having a great time in the casino world. If you have a long time horizon, if you look forward, where will you be in five or 10 years if you're leading that sort of life? Where does it carry you?"

"The activities weren't intellectually challenging along that life path. I elected not to do that."

But the big problem, Thorp said, was to convince himself that he was not giving up a lot of money by not becoming a full-time player like Uston.

"I thought, I'll take these same skills, use them for something more profitable and allow me to lead a lifestyle I enjoy more."

That's when his interest in the stock market began.

From MIT, Thorp headed for a teaching job at New Mexico State University. But when the UC Irvine campus opened in 1965, he

joined its staff as a mathematics professor. He taught there full time until this summer, when his busy schedule finally forced him to sever his ties with UCI.

But Thorp taught for the satisfaction of it. His teaching salary was meager compared to his profits in the stock market.

He wrote a second book, *Beat the Market*, shortly after he came to UC Irvine.

Invested in Market

He had made enough money from his book profits and gambling winnings to invest his own money in stock market gambles, which led to his present partnership.

Thorp's stock market partnership doesn't advertise. It keeps such a low profile that it has an unlisted phone number, and Thorp doesn't want the address published.

But the partnership has become so successful that it reportedly has earned a 19% return on its investment annually.

The partners specialize in hedging and arbitrage, which means they make counterbalancing transactions to take advantage of short-term anomalies in the market. Thorp works mainly from the Newport Beach office, where half a million dollars in computer equipment helps him study the market each day.

Playing the market is not as exact a science as blackjack, Thorp readily admits. In blackjack, it is possible to compute all the probabilities exactly. In the stock market, you can only make estimates of those probabilities. But through mathematical calculations, Thorp has made those estimates so nearly exact that he has been hailed by the *Wall Street Journal* as one of the best investors in the country, even during the mid-1970s when the market was in a general decline.

Thorp now is busy overseeing construction of his new home, which will have a tennis court, swimming pool, astronomical observatory and a darkroom for photography.

He says he has never regretted his decision not to get involved in the casino life permanently.

But Thorp still occasionally makes a trip to Lake Tahoe or Las Vegas, often in disguise since his picture is in the casino bosses' book that identifies people barred from playing blackjack.

Usually, a barred player won't be recognized unless his play at the table is unusual. One way Thorp keeps from drawing attention to himself is to play at a table where some high rollers who really don't know the game are making big bets, then keep his limits under theirs so all the attention is going to them instead of to him.

Skips Other Games

One thing for sure, Thorp will not waste his time with any casino games in which he knows the odds favor the house. When asked which game—keno, the big wheel, roulette or slot machines—is the worst bet for a player, he replied, "that's like asking which is the worst poison."

Even craps, the favorite of many, is a bad bet for the player, Thorp insists. But last year Thorp did put down $20 as a field bet (an extremely poor bet for the player) on a craps table. But there

Continued on page 24

Myths Of Blackjack

By Jim Halpin

Despite the many blackjack books on the market, casinos are making more money than ever on the game. Why? Chalk it up to blackjack myths.

Though more than two decades have passed since the first practical winning blackjack systems were developed, most players don't have the faintest notion of how to play the game correctly. Although casinos once feared that well-informed counters might eventually mean the end of blackjack, they have since learned that they have little to fear. Hang around a casino for any length of time and you'll see outrageous plays combined with incorrect ideas—all of which mean more money for casinos.

Take the player who refuses to bust, for example. He never hits anything from 12 to 16, figuring that this will keep him in the game. The only problem is that when the dealer shows a 7 or higher, the dealer will break only one-fourth of the time or less. If you have 12 and the dealer has an 8, for example, you will win only 26% of the hands by standing as compared with 36% by hitting.

On the opposite side is the

player who believes his mission in life is to beat the dealer. With 15 against the dealer's 5, for instance, this fellow will take a hit. This brilliant play wins only 31% of the time, while standing would have won 42%.

But even some players who have learned proper basic strategy lose because they fall victim to myths of blackjack. How many times have you heard someone say "Always insure a blackjack, because this way you can't lose"? Not very wise advice. One bet (the blackjack) is totally unrelated to the second bet (insurance). Normally, the insurance bet carries nearly an 8% disadvantage, which is bad enough. But when you have a blackjack, you already remove a ten-value card from circulation, lessening the dealer's chances of pulling a blackjack—and making your insurance bet even worse.

The only time to take insurance is if you are counting cards and have determined that the ratio of non-tens to tens remaining in the deck is below 2 to 1. About the only time a non-counter should make an insurance bet is on the first hand in a one-deck game only if he draws two non-tens (including the dealer's ace, that would make 31 non-tens remaining to 16 tens, a ratio below 2 to 1). Otherwise, forget the insurance bet—especially if you have a blackjack.

Psychological myths prevent some players from winning. Foremost is the false belief that other players control the game. Some people blame their defeats on unskilled players who they believe siphon cards that should have gone to the dealer. Or they blame a third baseman (the player to the dealer's right who plays last) for an unfortunate decision which enables the dealer to pull out a good hand. Some people refuse to sit at tables where they believe poor players will hurt their chances.

. . . outrageous plays combined with incorrect ideas. . .

The fact is that, mathematically, bad players neither hurt nor help you. While you may remember the time a $2 player took the dealer's bust card while you had $50 riding, chances are you forget the many times where an unskilled player stumbled into a move which miraculously saved the table. There is no reason to believe that in the long run the skill of the other players at the table makes any difference at all. Ignore the other players. After all, it's their money—and if everyone were an expert, there would be no more blackjack.

"Always insure a blackjack". . . not very wise advise.

It also does not matter how many players are at the table, except that the fewer number of players the more hands you will receive. Some counters, in fact, prefer full tables, since floormen understandably will keep a close eye on anyone who strides up to an empty table and starts betting head-on with the dealer for big money. Nor does it make a difference which chair you occupy (with one very minor exception—if you are an advanced counter

who uses optional plays such as occasionally standing on 16 against a 10 or hitting 12 vs. a 4, sitting at third base will give you a very tiny edge since you will be able to see a few more cards before making your optional-play decision).

Counting has brought its own series of myths into the blackjack puzzle. Probably the most prevalent myth is that it takes a mathematical genuis with a photographic memory to count cards. The fact is that anyone who can add one and one (it is two, isn't it?) can learn to count. And you need no memory at all, since your only concern is with the current situation of the deck, not what happened earlier.

Some people mistakenly believe that you cannot count games dealt from the shoe, since a four-deck shoe has 208 cards and an eight-deck shoe 416. "That's far too many cards to keep track of," says these folks. Again, a myth. Although most systems require an additional counting step (known as finding the true count), the number of decks does not affect a counter's ability to track them. Many counters prefer to play against the shoe, since a hot run at a shoe lasts far longer than a similar streak in a one-deck game.

...bad players at your table neither hurt nor help you.

Then there are those who believe that any success, or lack thereof, in blackjack is due mostly to luck. "I had my biggest bet of the night out and I got a 20 but the dealer pulled a 21," is a common complaint among this fraternity. The fact is that while it is true that luck is a big factor in the short run, over a series of tens of thousands of hands the luck will tend to even out and you will win, or lose, according to your ability. If you make six gambling trips a year and play 12 hours per trip, you will be dealt between 4,500 and 7,000 hands annually, so any one hand will probably not make that much difference in your bottom line. A false belief in luck and hunches keeps many players in the red. Blackjack is a game of skill, and those with the greatest skill wind up with the most money.

...anyone who can add one and one can learn to count.

While the foregoing fact is true, this does not mean that good players do not sometimes lose, which brings up another myth—that learning to count will provide your ticket to financial paradise. One ad states, "Make every casino your private bank as you win up to $500 a day." Professional counters know that blackjack is a game of wide swings, and normally expect to lose on nearly 40 per cent of their gambling excursions. While they are confident of winning over the long haul, they are aware that anything can happen in a few hours.

While some counting myths are overly positive (e.g., the money will roll in with the consistency of bonds), others are overly negative—such as the belief that as soon as you start winning money at the game, casinos will either

bounce you or cheat you. Casinos do not like to bar players. A counter may have a spouse who blows money at the slot machines, or non-counting friends who drop thousands while the counter escapes with a few hundred. Casinos are aware that for every professional or semi-pro counter, there are dozens of players who mistakenly overestimate their own abilities—and this is where the casinos make their money. While casinos still bar players they perceive as threats (except in Atlantic City, where no one may be barred), the less you worry about it the more relaxing will be your game.

Paranoia about cheating won't help you, either. The persistent belief that casinos encourage cheating is ridiculous. Accept the fact that dealers will have more 21s than you, because you will stand on your stiffs while dealers must hit theirs. Cycles will take place that will astound you (a dealer in a one-deck game will get four consecutive blackjacks, or fail to bust on 20 hands in a row), but the mathematics of the game are such that odd deviations from the norm will take place often—and such deviations have nothing to do with cheating.

While an occasional dealer may cheat—sometimes purposely losing to a confederate and then peeking or second-dealing to unsuspecting tourists to balance his accounts—expert cheaters are so few in number as to be no factor in your life. If you do suspect cheating, nothing prevents you from leaving that game. And as more and more casinos deal all their games from shoes, cheating figures to virtually disappear from blackjack altogether.

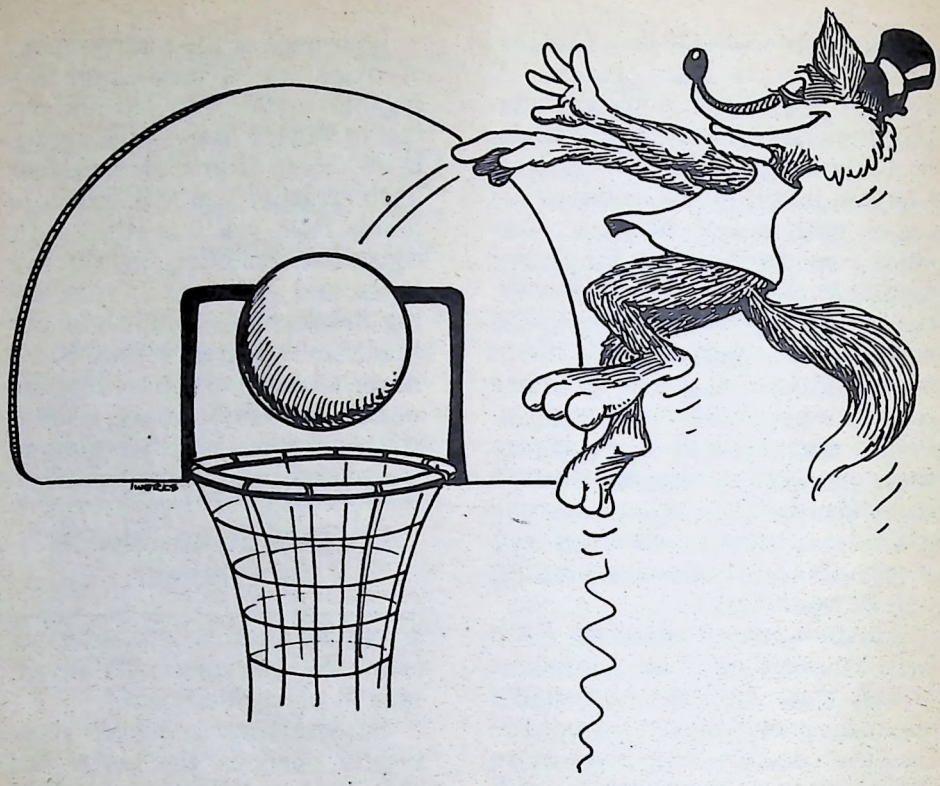
Ignorance of the mathematics of blackjack is responsible for another myth—that you may be due to win (or lose) an upcoming hand. Even if you play perfect basic strategy, you will lose more hands than you win (the profit comes from doubling down, blackjacks, and splitting), so your losing streaks may be slightly longer than your win streaks—but there's never a reason to believe that the next hand will be yours. Even if you count cards, there's no guarantee you will win a single hand on a positive deck (which, after all, may offer you only a 1% advantage in some situations).

Casinos do not like to bar players.

Superstitions account for more myths, such as the belief that some tables can be hot and others cold. Just because the house lost the last ten hands doesn't mean it won't suddenly turn around and win every hand for half an hour—or vice versa. If you learn to count cards (and you must to become a winning player), stick with your count and forget how hot, or cold, the table has just been.

Sometimes players will get up because the casino is bringing in a fresh deck or a new dealer. Some nonsense about bad vibes seems the culprit here. While you certainly don't want to play where you're uncomfortable, it isn't sensible to get up in the middle of a game just because a new deck is entering play.

If you can stick with proper basic strategy and learn to count cards, the myths of blackjack will not prevent you from winning at the game. ■



Experts Offer Advice To Players About College, Pro Basketball Betting

To paraphrase an old saying, "In the Winter, a sports bettor's thoughts turn to basketball."

What with the football season at an end, basketball begins to move into its own—not that the action hasn't already been tough.

But by the very nature of the game, basketball provides some interesting and challenging differences for the bettor. It also provides some different theories on which is the best game to bet—pros or colleges—and the things to watch for.

Surprisingly enough, there are a lot of similar thoughts among the experts. So to give you some insights on how the people who pay attention for a living think, here are some of the best of the bunch discussing their philosophies.

MIKE LEE

"There's no doubt in my mind," says Lee, one of Las Vegas' most successful handicappers who also is a noted author and columnist *(Basketball Handicapping, Betting the Bases)*, "that pro basketball is the hardest to pick. The oddsmakers are pretty much on the game."

Lee believes that a bettor has to be "very selective" in picking pro games while "on a given Saturday, there are usually six or seven good college games" from which to choose. But for Lee, he may find only "four or five games a week in pro basketball."

"The totals (over/under) in pro basketball are easier than the colleges and easier than trying to pick the pointspread," he said. "If you take the difference in the points for and points against for the two teams you are considering, you'll usually find that it hits the pointspread right on the nose."

Surprisingly enough, Lee feels the emotional aspect is far greater in professional basketball than in the college game. And, he adds, the pro schedule also plays a big role.

"Watch the schedules closely," he advises. "A lot of times teams will play three nights in a row or four out of five. Look at how the opponents' schedules have been going. They may have a night or two off and be rested."

"Also watch out for a team that has gone on the road after a long home stand."

On the emotional angle, Lee says "watch for the revenge factor. If a team got blown out the last they played, then they'll be up for the game."

"If a team has just played a big opponent one night, they may be down the next night," he noted. "Also, if they are going to be playing a big opponent in a couple of days, they may be looking past a particular team."

One surprising "fact" Lee emphasizes is in regard to the so-called power ratings: "The colleges have much better (accurate) ones."

And speaking of college basketball, Lee (who hit 65 percent of his basketball picks last season—after having a so-so 49 percent year the one before), says many bettors "tend to only bet the big (top-ranked) teams when, in fact, the teams they play can be jacked up so high they'll pull an upset."

In college basketball, he said, "take a lot of road underdogs or, even, home underdogs. And since college teams quite often play each other on a home-and-home basis because of the conference scheduling, revenge is always something to watch for—especially if a team is upset on its home court and has to play on the other team's floor that season."

Lee said he doesn't do much in the way of betting basketball until after the football season ends. For one thing, he said, it allows him time to spot trends.

"I probably only bet 20 to 30 games before the first of the year," he said. "By then you have a good idea of what's happening and they still have a lot of games to play—especially the pro clubs."

VIC SALERNO

Interestingly, Salerno, who owns Leroy's Race and Sports Book, 114 S. First, in Las Vegas,

tends to agree with Lee about watching underdogs.

"I respect the people who play underdogs more than favorites," he said. "The 'dog' teams don't have to win the game to win the bet."

However, he noted, that advice is seldom followed—especially by players living outside Nevada.

"Here we have a lot of smart players," he said, indicating the people that visit his establishment quite often aren't afraid to pick the non-favorite. "Get out of state, and you seldom find anyone who'll bet an underdog."

Over and above that, Salerno, a one-time dental student at Marquette University, added another little tip—stay away from parlay cards. "I would never play a parlay if I were on the other side of the counter," he said. "I'd bet only two or three games a week."

Salerno agrees with Lee on pros being tougher than the colleges to bet.

"You can never really tell about upsets in the pros," he said. "Like the old saying goes, any team can beat another on a given night and that's really true in the pros."

He says in fact the ability level in the pros is so even it makes it harder to handicap teams—especially when it comes to injuries.

"In the pros, it's not much of a difference if a guy is out for a night," he said. "Injuries in the pros aren't that big a thing. In college basketball, where they don't have nearly the depth that the pros have, injuries mean a lot more."

The difference in the feelings among the bookmakers between college and pro basketball, he said, can be noted by the fact "most pro betting is an 11-10 proposition while colleges are now mostly 6-5—which should tell something."

Salerno says smart players are ones who will concentrate their betting on one particular conference or area of the country rather than try to keep tabs on the entire country.

"We have to put up 50 to 60 college games. There is no way we can be right all the time with that many games," he said. "If a player (bettor) comes in here who follows the school he went to or the teams from the part of the country he's familiar with, he has an edge.

"If a player had the discipline to stay with the conference they know, he can win," he said. "To be truthful about it, I don't look forward to putting up (the line for) college games."

In the days before he became a bookmaker, Salerno said his biggest problem was patience. "There were days," he said, "when I couldn't wait to get my money down. But we (Leroy's) aren't going anywhere. There is no need to rush into things. Besides, if we don't have the figures you want, maybe the guy down the street does."

That's called "shopping" and it is another technique he advised players to pay more attention to—be it in Las Vegas where there are so many sports books operating—or "back home."

"That's one of the advantages of being in the downtown (Las Vegas) area," he said. "There are four or five places within walking distance—and that, I feel, is one of the reasons a lot of local bettors would rather come downtown than visit the places on the Strip. There, you have to drive from

one place to another."

RAY LENZI and RICHARD KLAMIAN

Lenzi runs the big race and sports book at the Stardust Hotel on the Strip—and he's made it into one of the most popular books in town. He's also had a chance to see every type of sports bettor. During the basketball season, he spends his handicapping time working on the pro line while his top aide, Klamian, specializes in the colleges.

While they may work on different levels of basketball, they do agree on several basic points—and, again, they feel basically the same as the others about the fact pro basketball is harder to put a finger on.

And they both agree it is possible to beat the bookie, as it were, by taking the time to do a lot of homework and not get caught up in emotional betting and falling for stereotypes.

"The way to get started," suggested Klamian, "is to begin with a certain area of the country if you are interested in college basketball. Get to know the teams and the players in that area."

He suggests players subscribe to newspapers from the region they are interested in. Daily papers keep up on the happenings of the colleges in their particular area, Klamian noted, while major dailies just about everywhere contain stories on pro basketball.

"A lot of people think they are good at betting pro basketball but they really aren't," Lenzi said. "They will go with ideas that they think are sound—like injuries. Many people think that when a star is injured, that will kill that particular team. And people also look for ways to bet on silly things."

"In the pros, even the guy sitting on the bench is just an eyelash away from starting in most cases. If a team loses a player who averages 28 points a game through an injury, that doesn't mean the team will be scoring 28 points a game less. They may not even go down in scoring average. No one knows what a sub on the bench can do—but remember, he wouldn't be there if he weren't good enough to make it in the pros. Let's say there are 250 players out of 200 million people playing pro basketball. So you can see, they are all pretty good."

As far as Lenzi and Klamian are concerned, the best bettors in the country either live in Las Vegas—or have people working for them who do live here.

Ironically, they also said the really good "small" handicappers hang out downtown. "There are more '$2 players' with high percentages of wins than you realize."

SONNY REIZNER

Reizner agrees that among professionals, there is plenty of agreement on what it takes to become a winner. But where the difference exists among the professionals, is the method in which they go about their "work"—that is, how they actually do their individual handicapping.

Reizner, the man who runs the Castaways' "Hole In The Wall Sports Book" says, "In beating basketball, a bettor must realize 52.38 percent to just break even," he said. In other words, the book-

maker has a built-in 4 percent edge. It is possible to overcome that 4 percent—but it's not easy. To begin with, you must know the game, be it football, basketball, baseball or whatever, thoroughly."

The 52.38 figure, incidentally, is based on the 11-10 betting line. In other words, to hit 52.38, a bettor must win 11 of every 21 games he bets.

"You must study and understand the quality of the teams you are handicapping," he said. "You must know each team as a unit and with regard to the individual quality of the players."

"You must understand coaching styles, probable game plans and each team's strengths and weaknesses. The comparative strength of teams at home and on the road and how it reacts to injuries and pressure situations—in other words, *must-win games.*"

Another factor he stresses in a sport where a point or two here or there can mean the world when it comes to hitting the spread, is coaching philosophy.

"You must know each coach's philosophy—whether he tends to pile up points or to sit in the lead."

Team emotions, like knowing "the 'character' of a team, whether it pulls together under adverse conditions, or if they are more likely to fall apart," is one priority item to consider.

"There are a multitude of factors which are equally important, but which aren't found in records or box scores. You must take into account the effects on a team of dissatisfied players, unpopular coaches, internal dissension, personal problems of both coaches and players, contract disputes, travel and scheduling difficulties, front office organization—or disorganization and fan enthusiasm."

The emotional aspects—both in pros and college—also must be taken into consideration. Things like key rivalries, motivation and revenge "are a few which come to mind."

Like most professionals, Reizner puts a premium on working at doing the job.

"Handicapping isn't much different than most other reward-offering activities," he said. "Success is usually the result of hard work, intelligence, discipline, experience and the capacity to be objective in making decisions."

Most people, he notes can "accept all but the first of those 'requirements' for success in sports betting. It seems to many that it's not hard work at all to sit around and make bets on the outcome of basketball games. They've got it partly right. Betting isn't hard work. Betting on more winners than losers—well that IS hard work."

Reizner has a list of six things a serious sports bettor must do in order to turn that percentage in his favor—and he's not kidding when he says they are for the serious person.

First off, he contends, "you must get up early each morning to prepare for the day's activities." Reading "as many sports publications as possible—local and out-of-town newspapers and relevant magazines and periodicals—is important too, along with taking all that material and keeping systematical records easily accessible."

It never hurts, either, he points out to "remain in constant communication with other knowl-

edgeable people in the sports betting business" and, equally crucial, he feels, is to "keep informed and updated on the status of as many betting lines as you can acquire, and be constantly alert and ready to act on a game when you believe a line is wrong (off)."

Finally, he said, "you must keep yourself physically and mentally fit so as to be able to withstand the rigors that this way of life will impose on you." And you thought only the athletes you were betting on had to stay in shape.

Handicapping abilities, Reizner feels, "is only one of three very important components necessary to master sports betting."

The other two are getting value and money management.

"Getting value," he explains, "means getting down on a game and, depending on which side you like, either laying the smallest number of points on the favorite or taking the highest number of points on the underdog at which that side was available."

"That sounds simple," he admits, "but the most advantageous lines at which to bet a number of games are not usually available at all the same place, nor at the same time. It is, therefore, necessary to be able to anticipate which way numbers are likely to move, and also to be able—and ready—to act quickly when the right time has come."

He underlines the fact the lines do vary from place to place in Nevada. "There are sometimes great differences between bookies in New York and bookies in California." Therefore, he said, "knowing the characteristics of each bookmaker can be used to advantage."

As far as money management goes, Reizner put it: "As a standing proposition, you bet more when you are winning and less when you're losing. This is fundamental and inviolable if you wish to have any long range chance of success."

"The reasons for increasing your bet size when you are winning and doing well are both mathematical and psychological," he said. "From the mathematical perspective, an increase in your bankroll allows you to make larger bets without increasing the jeopardy to that bankroll."

"From a psychological standpoint, winning always seems to make handicapping easier."

• • •

And what about fixes and what alerts the bookmaker to funny stuff as far as unusual bets go? Here's the way Mort Olshan explains it in his now-classic, (but out of print) *Winning Theories of Sports Handicapping* (1975, Simon and Schuster):

"A sudden shift in odds, usually late. Most fluctuations spring from an unpolluted lake—key injuries, respected opinion money placed by people with large followings, inclement weather (in football). But no matter how clandestine or slippery the operation, it is impossible to hide the money wagered. The "unnatural" money has to show up; the brunt of the assault eventually will be borne by the betting operators around the country."

If the one-way action works out for the fixers, the burned bookmaker will grind himself for a repeat assault. One or two sting-

Continued from page 13

was a reason. Thorp knew there was a dice hustler in town who could throw the dice and make them land on the number he wanted a high percentage of the time.

Thorp had seen him demonstrate privately. Thorp waited until the man's comrade made a bet on the field, then he followed suit. Thorp walked away with $60 and didn't play again.

Thorp is notorious among family members and friends for not participating in lotteries because he calculated that the payoff odds are so astronomical that filling out the form is not worth his time.

But he has two interesting stories about lotteries.

He was running in the Boston marathon last year and Air Florida was offering a free plane trip to 300 runners whose names were drawn in a lottery. Only runners crossing the finish line wearing an Air Florida T-shirt were eligible. Thorp calculated how many shirts probably would be worn altogether, what his chances were of actually winning a trip and decided it was worth it.

So he wore an Air Florida T-shirt, crossed the finish line and won a trip.

The second story is that his name was selected in a lottery for free membership at the John Wayne Tennis Club. Thorp was shocked. He would never waste his time entering a lottery like that, and certainly would never expect to win.

"My son had put my name in because he knew I'd never do it," Thorp said with a laugh.

So even though all the experts agree he is a genius at blackjack, maybe it doesn't hurt to be lucky too. ■

ings and the troublesome team goes "off the board." The experienced betting store usually can pin down the labyrinthine operation by checking the sources of the layoff people.

"Remember, as in the clue above, that merely declining to deal a game does not denote dishonesty. But if odds are being quoted you can bet the proposition is a square one. It is the tinhorn gambler—not the bookie—who profits from corruption. The storekeeper requires an honest point spread and an honest game to keep his percentages operating."

"Only a fool would establish a marketplace for crooks, and the bookmaker is nobody's fool." ■

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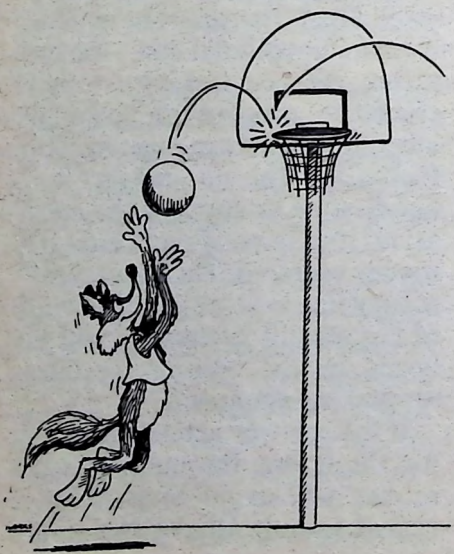


Bettor Wins An Unusual Ruling

In December, 1982, Ernest Dahlman told police $150,000 he had entrusted to Yonkers Raceway overnight disappeared with the cash stolen in a break-in at the Sentry Armored Car Courier Co., in the Bronx. The FBI described the haul—about $11 million—as the largest ever in a single theft.

But a decision by State Supreme Court Justice Kenneth D. Molloy, made public in Riverhead, could get Dahlman's money back for him.

The judge denied a motion for a mistrial, which sought to set aside a jury verdict ordering Yonkers Raceway Corp. to give Dahlman his money back, plus 9 percent interest since the insurance company refused to pay.

The insurance company's lawyer argued that disclosure to the jury of the fact that the loss was covered by the track's liability insurance was prejudicial, and was a reason for ordering a new trial. But the judge ruled that the disclosure was "material to the disposition of the case," and that the verdict should stand.

Neither Dahlman nor the raceway management would comment on the decision.

Dahlman, who had quit college and made a career of betting on, and later racing horses, first hit the twin double at Yonkers Raceway when he was a 21-year-old student in 1964, netting $102,000 as his share of a ticket worth $171,000 owned by several partners.

Confused Clerk Cost Cussin' Customer $38,000

BOSTON—Eddie Nice has a $39,298 beef with Suffolk Downs, all on account of a confused clerk.

Nice tried to bet the trifecta Saturday at the thoroughbred track.

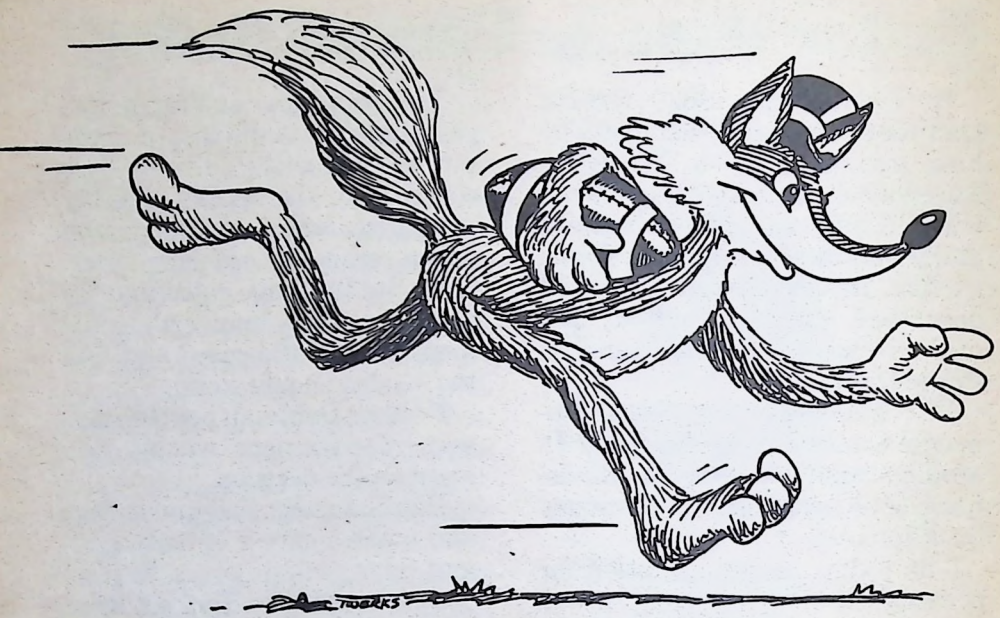
"I knew I was in trouble right away when I told the clerk that I wanted to exchange my tickets on the twin (earlier races). He asked me what race it was. That's when I got a bad feeling. He didn't evey know for sure what race it was," Nice said.

"Then he says to me, 'I'm not too good at this'."

The clerk was a spare, who works weekends.

"Time is running out and he starts to have trouble with the (betting) machine," Nice said. "He can't find a way to put my last two tickets through the machine. Everyone behind me is yelling. They think it is my fault. Finally, the bell rings and all the machines are shut down.

Nice, who watched helplessly as his picks came in, paying $38,298, has hired a lawyer to deal with the track.



On Any Given Sunday

By David Bancroft Avrick

It's Saturday night and you're already warming up the tube for Sunday's football spectacular. The Sunday pages of your TV Guide are dog-eared from studious reference. You're getting charged with anticipation, thinking about Sunday's Pro Football matchups.

Your wife and family realize that Sunday Pro Football is sacred. You are a card-carrying member of the Church of Monday Night Football. Sure, the kids had to skip camp this year to put in the satellite dish antenna but, come on, do we want to watch football or make lanyards? And besides, now you can watch Curling from Sweden, Rugby from Ireland, and badminton from Japan. You're providing the family with a well-rounded sports education.

If this scene sounds familiar, you're not alone.

Every Sunday millions of fans settle in to enjoy their favorite teams on television. Hundreds of thousands more jam the stadiums. Prime season seats stay in families for years, like heirlooms. Divorced couples will sit with their ex rather than give up the precious season ticket.

Baseball may be America's Pastime but let's face it, we really get charged up about football. There's just something about witnessing a little war, with blood and guts and the players laying their bodies on the line

like gladiators of old.

Basketball's a ballet for tall people. Baseball has a leisurely pace. Football is a "let it all hang out" kind of sport. The players paw the ground like enraged bulls. The linemen are encouraged to "tear the head off" the opposing quarterback. And they really try. Knees, arms, and legs are all just grist for the mill. It's a collison sport. Most of the things that are happening on the field would be felonies outside the stadium.

And on any given Sunday any team can beat any other team. Tampa Bay could beat Washington (well, maybe not Tampa Bay.) The powerful San Francisco 49ers could be upset by the disheveled Cincinatti Bengals.

One of the things that keeps pro football so exciting and enjoyable is a thing called "parity." Parity means equality. By way of the yearly college football draft the pro league is constantly replenished with fresh super-stars every year. And it's a good thing. The average pro career only lasts four years.

And to ensure "parity" the teams with the *worst* win-loss records the previous years, choose *first* in the college draft. (You didn't think O.J. Simpson *wanted* to play in Buffalo—Buffalo had the worst record and got the first pick in O.J.'s senior year.)

This years poorest teams can at least console themselves with some hope for the future. The cupboard will not always be bare. The next Walter Payton, Jim Brown or Sam Huff may be burning up the collegiate record books and be ready for next years draft. So even the most demoralized team has legitimate reason to dream of a brighter future. Just think what a great life it will be with a Heisman Trophy winner on the roster.

The level of football skill is extremely high on every professional football team. No pro team is ever totally out of contention in any game. There are unexplainable upsets almost every week. You just can't discount any pro team. If the Redskins jog into the stadium one Sunday emotionally flat, a reved-up inferior team can knock them off.

So when you handicap pro football and you feel a team looks invinceable—a "mortal lock"—don't get too carried away. The ball they use to play this game has funny pointy ends and it can bounce a lot of crazy unpredictable ways. And on any given Sunday....

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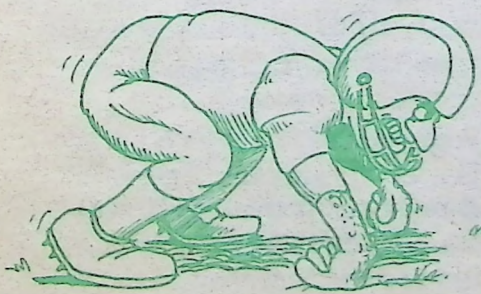

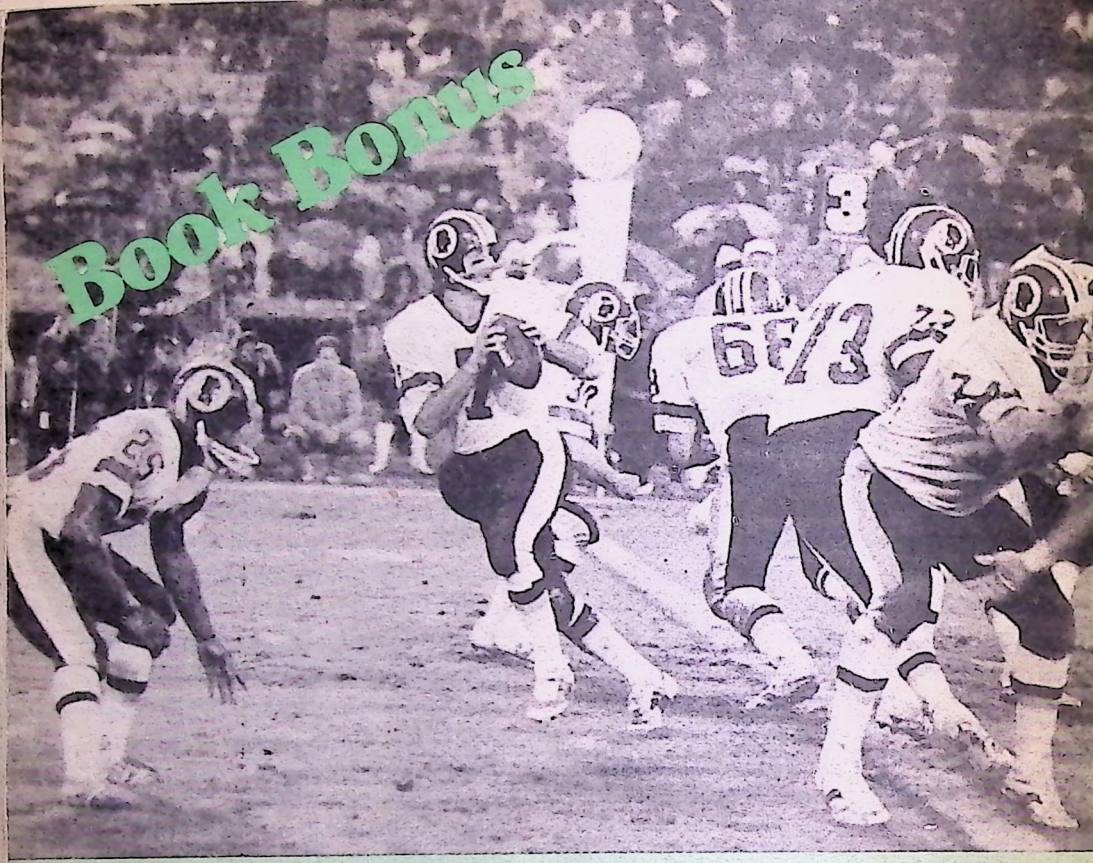

"The Winners Edge"

The Inside Guide To Betting Pro Football

By Dick Raihall

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"The Winners Edge" and the "Playoff Update" are available at your local bookstore or directly from the publisher.

Editors Note: Pro football is now a year-round sport. The NFL is completing their playoffs and Super Bowl, and the USFL is gearing up to begin their season. Rumor has it the USFL will attempt to play "head to head" with the NFL in 1986, establishing one football season. For 1985 we will have one very long football

season to enjoy—NFL and USFL style. "The Winners Edge" should make you a very knowledgeable football bettor. Over a long season, the player with the most knowledge seems to have the most luck. Our Book Bonus this issue will set you up for a very profitable football year in 1985.

FOREWORD

On January 22, 1984 the Los Angeles Raiders overwhelmed the Washington Redskins 38-9 to win Super Bowl XVIII and become the National Football League champions. Many sportswriters referred to it as an upset since the Raiders had been a three-point underdog prior to the game.

The next day I was having lunch with some friends, one of whom is an avid football fan but not a gambler and he asked, "Why were the oddsmakers dumb enough to think the Redskins were going to beat the Raiders? Since I believe there are few more knowledgeable men than the ones entrusted with establishing the point spreads, I replied that simply because the linesmakers had installed the Redskins as a three-point favorite there was no reason to believe they necessarily expected them to win. As I was explaining to him that the men behind the numbers consider many factors beyond team competence when setting the line on any given game, I realized that I had the first customer for this book. The linemakers are not stupid. They are much more concerned, however, with projecting how people will bet than with which team will win.

During the same conversation his wife, who follows the teams only by the color of their uniforms and generally only asks "how much longer will this game be going on," admitted that her interest increased measurably if there was a wager involved. But she has little understanding of touchdowns or first downs let alone knowing what is meant by underdog, covering the spread or hitting a three team parlay. She thus inspired the glossary of terms which I call "For Beginners Only." When she learns enough about betting to get her interested in the games, football will have gained a fan.

Finally, the fourth member of our luncheon group, who knows his football and has been a regular bettor for over twenty years, wanted to know why I was writing this book. I explained that my purpose was to acquaint the bettor with the mechanics of the betting system and to provide organized historical data on each team's past performances. And while I would not lay out a specific handicapping system, I would describe the factors considered by the professionals and include the basic data required in order to make intelligent decisions. His response was, "Heck, anyone who doesn't know all that already should not even be betting!"

He was precisely right. If you don't know what is in this book and

you are betting, you are operating at a disadvantage. You should either stop betting or learn the fundamentals of the betting game. My advice is, read further. Whether you are a serious Gambler who wishes to beat the bookmakers or a casual bettor who seeks an advantage over your friends, the information in this book is critical to you. An understanding of what follows might well provide you with the Winner's Edge.

FOR BEGINNERS ONLY

A GLOSSARY

Line. The number of points assigned to one team or the other (also called point spread); as a plural the line includes all games in a week.

Linemaker, Oddsmaker. Person responsible for assigning point spreads.

Lock. A purported sure bet.

Middling. A betting situation in which the bettor wagers on both teams in the same game at different point spreads.

Money Line. Favorites and underdogs are identified by plus or minus dollar figures. The bettor puts up more money than the Book to bet the favorite. To bet the underdog the Book puts up more money than the bettor. No point spreads are involved.

Number. The point spreads or totals number assigned to a game.

Over/Under, Totals. A bet that relates to the total points scored by both teams in a game. The bettor may bet that the total points score will be more (over) or less (under) than the number assigned to the game.

Parlay. A form of wager in which two or more teams are included in a single bet, both or all must win.

Point Spread, (Line). The number of points assigned to the game. In effect the points are added to the underdogs score or subtracted from the favorites score.

Pick'Em. A game where no points are assigned and the bettors lay 11/10 on either side.

Push. A betting tie. Wagers are usually refunded. Ties lose on parlay cards.

Proposition Bets. Wagers on factors other than the outcome of the game, e.g. who will score first; most yards penalized; number of fumbles, etc.

Round Robin. When three or more teams are selected and the bettor is given two team parlays on all combinations.

Steam, Steamer. A team that is being touted and bet heavily (it is said that steam can move the line).

Stick-out. A team that appears to be an outstanding bet according to some handicapping system.

Stiff. A better who cannot cover his losses or a winner who collects substantial funds from the Sports Book Cashier and fails to leave a toke.

Teaser. A form of parlay bet in which the bettor can adjust the line or point spread. Most commonly a six-point adjustment in the line but pay-offs are at reduced odds.

A Marital Wager

Jean Farber was thrilled with the Hawaii vacation her husband Bob had been able to afford after the 1979 football season. Bob had been a Steeler backer for years, and the 1979 season was a banner year for him. He enjoyed a winning season and did even better betting the playoffs. The trip to Hawaii was financed by his winnings, and he and Jean enjoyed a second honeymoon.

But after ten years of marriage Jean knew that Bob's one good year did not make up for his losses in previous years. Her concerns about the 1980 season began to grow when Bob not only lost bets but wagered increasing amounts of cash. By season's end, they could not afford a trip to Omaha, let alone a vacation in Hawaii.

When the 1981 season opened and Bob had two losing weeks in succession, Jean developed a strategy of her own. Each week she listened to Bob as he discussed his selections for that week. Without mentioning it to anyone, she found a bookie and began betting on the teams her husband didn't like. In many cases, she was betting against him. Again he had a dismal year and again the bank account reflected it. But Jean had won almost as much as Bob had lost. When he learned of her actions he was upset, but when she replenished their account with the winnings, all was forgiven.

More For Beginners

The first time you enter a Nevada sports betting room you will notice the NFL games of the week listed on a board behind the betting counter. The home team is listed on the bottom and the **point spread** for the game is listed next to the **favorite**. The favorite must win by more than that number of points in order to be a winning bet.

If you wish to bet on a single game you must put up eleven dollars for every ten you hope to win. If you bet on the favorite your ticket will list the team minus the point spread shown on the board. If you bet the **underdog** your ticket will list the team plus the point spread. Changes in the point spread after you have made your wager do not affect your bet. A winning ticket on this year's Super Bowl looked like this:

HARRY'S SPORTS BOOK

Jan. 22, 1984 Amount: $110
10:00 a.m.

L.A. Raiders +3
11/10

(All bets must be time-stamped and validated.)

You may also bet on the total final score of the game. That is an **over/under** number and is listed on the board—in this case, 48½—and you may bet that the total points scored by both teams will be more (over) or less (under) than that. A winning ticket on such a wager looked like this:

HARRY'S SPORTS BOOK

Jan. 22, 1984 Amount: $110
10:00 a.m.

Super Bowl Under 48½
L.A./Washington 11/10

Either winning wager paid $210 for a $110 investment. You may bet as little as eleven dollars if you so desire.

During the regular season when several games are being played the same day you may make **parlay** bets. That is, you select two teams and both must win for you to win your bet. If either team fails to **cover the spread** you lose the bet. A two-team parlay bet looks like this:

HARRY'S SPORTS BOOK

Dec. 18, 1984 Amount: $50
9:30 a.m.

Tampa Bay +9
Atlanta −2½ 13/5

Two team parlays generally pay at the rate of 13 to 5 and so this winning ticket was worth $180.

Most sports books print cards which list all the week's games and if you wish to select three or more games to parlay these cards are used. The bettor simply circles the number next to the team and then circles the corresponding number at the bottom of the card. You may make three to ten selections but again all your choices must cover and on most cards ties lose.

On single-game bets, ties are called a **push** and the wager is refunded. As example, when the Raiders and Redskins played on October 2, 1983, the Redskins were two-point favorites. Since they won 37-35, exactly by two points, it was a betting tie, or a push, and all single-game wagers were refunded, but on most parlay cards either side was a loser.

In many betting rooms you will also see **teaser** cards. Generally these cards have added six points to the point spread for each game. As example, on the game of October 2, where the point spread was Redskins minus 2, on a teaser it would read Redskins plus 4 or the Raiders plus 8. Adding six points to the line is enticing and thus the name teaser. But the pay-off odds on teaser parlays are considerably less than the payoffs on regular cards.

REGULAR LINE		TEASER LINE	
Los Angeles	+2	Los Angeles	+8
Washington	-2	Washington	+4
Dallas	-4½	Dallas	+1½
Minnesota	+4½	Minnesota	+10½
Philadelphia	-3½	Philadelphia	+2½
Atlanta	+3½	Atlanta	+9½
Green Bay	-6	Green Bay	EVEN
Tampa Bay	+6	Tampa Bay	+12

There are some betting rooms that permit half-time betting and on Monday nights many offer the chance to wager on which team will be penalized the most or how many field goals will be kicked, etc. If there is information on the board which you don't understand the people behind the counter can answer your questions as well as write your bets. They are there to serve and in all cases "Beginners Are Welcome."

The Cat in the Hat

It's said if you see him you'll see him make only one bet. He makes it in cash. He appears to travel alone and doesn't talk to anybody except to say hello. He has a pleasant face and a loving smile, but he is all business. He's clean and well-dressed but not flashy. And he usually wears a hat.

While most people around Nevada know about the Cat in the Hat, very few claim to know his real name. He spreads his action around and has a reputation for winning more than his share. But he never cashes more than one ticket in any betting room; he makes

only one bet, and if he loses you won't see him soon. If he wins you'll see him Tuesday.

He always tips the people working at the counters when he wins.

When the word got out that the Cat in the Hat bet the Rams for $11,000 one weekend a few people were known to go along on that word alone. The Cat in the Hat has a reputation! I wonder if he's real.

THE FOOTBALL BETTING GAME

By the time the Los Angeles Raiders and Washington Redskins took the field in Tampa Bay for Super Bowl XVIII, the legal sports books in Las Vegas had accepted about $100 million in wagers on the game. Some sports writers estimated that as much as $2 billion were bet illegally around the country. Almost every bar and most office groups had created a pool of some sort in order to give everyone a rooting interest in the game. This single event generates more betting action than any other sports event in the country, even surpassing the Kentucky Derby and the World Series.

While betting on football is illegal outside the state of Nevada there is no doubt that it goes on in all fifty states. Most people who bet on football games do so more for fun than for profit. Betting a few bucks against one of your friends or buying a square in the office pool can hardly make you feel like a lawbreaker. Actually, a few dollars bet on Sunday afternoon can increase the excitement about the game and serve to maintain interest over the course of the season. Further, many fans enjoy discussing the **point spreads** and analyzing the games whether they make a wager or not. The sports pages of most daily newspapers contain the point spreads for all fourteen weekly games and this gives the fans something to talk about. For many who do bet rationalizing their selections and boasting to their friends is as much fun as winning the bets.

Two friends who wish to bet on the outcome of a particular game can do so without regard to point spreads. But often no one will bet on the **underdog** unless some points are involved. In the Conference championship games in 1983 few 49er fans were willing to bet against the Redskins without the ten-point line to entice them, and likewise Seattle backers wanted some points before betting against the Raiders. As it turned out people who bet the 49ers won their bet. The Seattle backers were less fortunate since the Raiders won by more than the seven-point **line**. Because the point spread can make a losing team a winning bet, the football betting game offers backers of every team a chance to win.

Without question the football betting game adds to the enjoyment for the millions of fans who watch football on television each week. No one can say what the relationship of betting on games is to the Nielsen Ratings but any savvy TV executive understands that without bets the

audience would dwindle significantly. Both CBS and NBC include professional **handicappers** on their pre-game shows, and talk of **favorites** and underdogs spices the conversation. Pete Axthelm is praised openly for his winning selections and Jimmy the Greek seems to be revered for his handicapping skills by his journalist counterparts. The NFL moguls may frown on gambling but the televison people understnd that while there are many fans who never bet on a game there are others who will not watch a game unless they have a bet.

Television ratings are not the only thing to benefit from betting on the NFL; the professional **bookmakers** who accept wagers and pay off winners are engaged in multimillion dollar business. A Nevada spokesman estimates that the fourteen NFL games generate as much as $50 million worth of **action** each week, and since the books operate on an approximate 4.5% margin, that indicates they are earning more than $2 million each week. That kind of money can pay for quite a few large-screen TVs and satellite hook-ups where the bettor can watch almost every game played. The books also recognize the relationship of television to betting since the televised games invariably attract more betting action than games which can't be seen.

The publicity that football betting receives generally comes from the extremes. A story about a gambler who hit a ten-team **parlay** card and received $30,000 for a $100 wager is often picked up by the wire services and disseminated nationally. On the other hand, a press release from Gambler's Anonymous detailing the demise of a man who became obsessed with losing and eventually lost job, home and family also can receive national attention. The extremes make news, but most winners have less dramatic stories and most losers are able to do so in moderation.

At this time, the arguments pro and con regarding legalized football betting are being argued in New York state. Law enforcement agencies could better spend the funds they spend to entrap gamblers, and revenues from the inevitable and unstoppable betting that goes on cold go into state coffers. The bookmaker could be taxed and permitted to come out of the closet and be recognized as a reputable businessman. Concerns about game "fixing" and out-of-control bettors are valid but manageable. Horse racing and state lotteries are widely accepted these days. Can legalized football betting be far away?

Who knows what the future might bring? But as NFL owners become increasingly dependent on television revenues, and television executives grow more cognizant of the effects of gambling on ratings, we may see a shift in the NFL's official position. As more politicians seek the revenues offered by legalized sports betting, a large number of states possibly will legalize. Maybe by the year 2000 there will be betting windows at the back of every stadium and the NFL will be able to share directly in the gambling revenues created by their sport. In the meantime betting on the NFL is going to continue to grow and

the bookmaker will continue to prosper as more and more fans take part in the betting game.

DO TEAMS TRY TO COVER?

In Pittsburgh, Art Rooney, the owner of the Steelers, is a legend in his own time. Around western Pennsylvania the story of how he won the Steeler franchise back in the thirties is treated as historical fact. Supposedly he won the team in a crap game.

Pittsburgh is a gambling town, and Steeler rooters were in their glory from 1975 through 1979. Not only was the team winning, it was covering the spread. In fact, at the end of the 1979 season and even in their Super Bowl victory over Los Angeles, the Steelers accomplished a feat that few teams will ever match. The Steelers were favored by 10 or more points in every play-off game and were 11-point favorites in the Super Bowl; not only did they win every one of those critical contests but to the delight of their backers they covered the spread every time.

In a bettor's eye, covering big spreads in play-off games is the mark of a true champion. Accordingly, in Pittsburgh it is said that winning the game is not enough to satisfy the fans—to satisfy their boosters the team also must cover the spread. And Art Rooney wants to see Steeler supporters rewarded.

THE BOOKMAKER

If you play the stock market, you must have a stock broker to handle your account. Likewise, if you are going to play the football betting game seriously, you need a bookmaker to handle your action. In Nevada, where sports betting is legal, there are more than twenty major sports books set up to accept your wagers. Many of them are part of a major hotel and casino, while others deal exclusively in sports betting. Many of them offer multiple large-screen television viewing areas with satellite hook-ups that provide coverage of several games simultaneously. For many years casino managers looked upon the sports betting rooms as merely a customer-service area. In recent years they have come to realize that the increasing interest in football betting especially offers the potential for significant profit. The number of people betting and the overall level of action have been increasing steadily and there is no reason to believe it will level out in the near future.

While private bookmakers in other parts of the country are forced to operate illegally, they perform effectively the same as their Nevada counterparts. They use the same point spreads and generally operate on the same margins. In both cases the bettor must lay eleven to ten on any single wager and usually is paid thirteen to five on two-team

parlays. Unlike the stock broker who collects a fee from buyer or seller, the bookmaker only collects a surcharge from the loser. If you lose a bet to a private bookie you pay him $110 but if you win the bet he pays you an even $100.

In Nevada the books require that you put your money up front. If you make a single game wager you put up $11 for every $10 you hope to win. Ideally, the book will have the same amount of money bet on each team in a game. Let's say I bet the Washington Redskins minus three points and put up $110 and you put up $110 on the Raiders plus three points in this year's Super Bowl. The book will hold our $220 until the game ends and then pay you $210—your $110 plus $100 you win. The ten dollars he retains is called his **vigorish** and since $10 is approximately 4.5% of $220, that is his profit margin. He must do all the accounting (interestingly in England, where gambling is legal, the bookmaker is referred to as a *turf accountant*) and cover his overhead for his services from this amount.

While the object of the point spread is to generate betting interest in both team in a contest seldom is there an exact amount bet on both sides. If the action is particularly lopsided on a given game a smaller **bookie** may be able to **lay off** some of his action with another book. He will re-bet some of his customers' bets so as to protect himself from an undue pay-out. Good bookmakers are not gamblers but rather honest and reputable businessmen offering a service and expecting a return in the long run, regardless of the outcome of specific events. In any given week there are fourteen NFL games and the book knows he will lose on some and win on others. He hopes for a 50-50 split and knows that the vigorish will pay his way over the sixteen-week season.

Besides the single-game wager, the sports books accept two-team parlay bets, **total points (over/under) bets, teaser bets** and parlay-card action. Further, most books establish a **future line,** where the bettor can bet on a team to win the conference title or even the Super Bowl before the regular season begins. Many books also have introduced season-long contests which require pre-season entry fees and offer weekly prizes as well as major awards for season winners. The percentage of vigorish increases with parlay bets and the parlay cards are especially profitable to the books. Teaser bets, which live up to their name by enticing players, permit the bettor to adjust the point spread, usually by six points, but require parlays at greatly reduced odds. *Any form of parlay or exotic bet increases the bookmaker's take and should be avoided by the serious handicapper.*

Two major misconceptions regarding bookmakers are that they will cheat or fix a game if possible and that they use rude and crude credit and collection methods. First of all, since they are not gamblers, bookies have no reason to fix a game. In fact, if a betting syndicate were able somehow to bribe an official or key player the books would be the target for the fix. To protect himself, the bookmaker reserves

the right to refuse any bet, and if there is anything unusual or suspicious about the betting pattern of a given game it will be **circled.** Circling a game means that the book will accept only minimum wagers on it. If a starting quarterback is injured in mid-week, or the entire team is hit by the flu, or inordinate amounts of money are bet on one side, the game is likely to be circled. While books do expect to lose some bets, they are not in the business to be taken.

While the general rule is "if you can't pay, don't play," there are a few **stiffs** (people who can't or won't cover their losses) who show up in the betting game. Stories of broken legs, missing children and concrete shoes generally are fabrications used by law enforcement agents and others who do not want to legalize gambling in this country. In Nevada the problem is circumvented by the pay-now-collect tomorrow policy. But most private bookies extend credit to their customers in that they accept wagers and collect from losers or pay winners the following week. The vast majority of bookies are reliable and responsible businessmen and very few stiff a bettor. Obviously, a bookie who can't pay had better find another business. Most books, on the other hand, establish limits for their customers to protect them from getting in deep. If a customer can't pay, first he is not permitted to make any further bets and second he is given a chance to pay his debt on a regular basis. If a customer simply disappears he usually is written off as a bad debt and the bookmaker in question has learned another lesson about human nature. Most experienced bookmakers know who to trust and how far to let a customer go.

Because of the vigorish and the fact that most players make too many bets or bet with their emotions instead of their brains, the bookmaker collects more than he pays out. This leads some people to see him as an adversary rather than the service person that he is. Actually he is giving you a chance to play the game and he does not care if you do beat him, because surely when you are winning someone else is losing.

TAKE IT EASY

Guido and Herbie became friends while they were serving in the U.S. Marine Corps. Guido was from an Italian family in Chicago and Herbie was a Jewish boy from Brooklyn but they both had a lot of street knowledge. Their friendship developed over the pool table and in card games, and their conversations often turned to the weekly football cards distributed around the base. Herbie hit an eight team parlay one week and claimed he was the smartest and the best. But Guido never played more than three teams in any one week; he did win more often than his buddy but never with the fanfare that hitting an eight teamer creates.

After they were discharged, they went their separate ways but both settled in Southern California. They did stay in touch and occasionally traveled over to Las Vegas together for a weekend of fun and games. When they hit town they would shop the Sports Books to check out the line on the week's games. Herbie, who liked plenty of action, would bet several games at the first stop. Guido, who takes it easy, would play one or two games but not before comparing the line at a few different places. After the football bets were down Herbie couldn't resist the tables while Guido was content to enjoy a meal and maybe play a little poker. Win or lose Herbie remained excited and found a reason to make a few more football plays. Guido sat back and waited to see the games on TV the next day.

This scenario was repeated on several trips to Vegas and the trip home was the same each time. Herbie had had plenty of action, had been real close to a big hit but usually arrived home broke and exhausted. Guido had enjoyed the amenities of the town while taking his time and often returned home a winner.

As they say around Nevada—"If you bet fast, you won't last, but if you bet slow, your bankroll will grow."

THE LINEMAKER

If a bookmaker is similar to a stock broker, then the **linemaker** functions like the stock broker's analyst. He is a behind-the-scenes person who uses every bit of available information to set the numbers that we bet against each week. He must consider not only the handicapping factors such as team match-ups, schedule dynamics, psychological effects, coaching strategies, past performances, key injuries, current streaks, etc., but also and most important he must be able to anticipate the action. His goal is to set a number which will attract betting on both sides and, ideally, generate equal amounts of action. If people in New York have been burned by the Jets for a few weeks and he senses that many local bettors are turning against them or backing off, he must factor that into the line. *His concern is not so much which team is likely to win, but rather which team people are likely to bet.*

Each Tuesday morning during football season the weekly line is released and printed on the sports pages of most daily papers. *USA Today* gets the jump on the competition by printing a preliminary line on Monday. Establishing a line is not so difficult; in fact, every handicapper sets his own line to compare to the "official" line. You hear reference to the Vegas line, the New York line, the Tribune line, the Daily News line, Harrah's line, but very few people know who sits behind them. Since using the telephone across the state lines to discuss point spreads or project action is illegal, most of the people involved

strive for anonymity. Linemakers must anticipate action in all twenty-eight NFL cities. Certain areas—New York and Los Angeles, for example—generate more action than others and of course this is included in setting the spread. When the **handle** on one side is expected to be much larger, the opposite side team may receive a more advantageous number. For instance, if the Jets are playing Seattle (an area which does not gamble heavily), the Seahawks, may gain a few points because of the anticipated heavier play of the New York fans.

The goal for equal action on a single game is idealistic and so realistically the linemaker strives for balance on the overall schedule. Just as the NFL uses the draft, the waiver system and the schedule to achieve parity, the linemaker uses the point spread to equalize team performance. If all twenty-eight teams could go 8-8 againt the spread during the sixteen week regular season the linemaker would be perfect and the bookmaker would be ecstatic.

Just as the stock market adjusts to trends before the general public recognizes them, so the linemaker usually anticipates public awareness of trends and shifts accordingly. In 1981, home underdogs covered more than 60% of the time and every tout in America was on the home-dog bandwagon. Well, since then, home underdogs have covered right around the 50% mark, and we all know that winning half the time is losing in this game. Likewise for a few years the AFC teams were dominating the NFC teams in inter-conference match-ups. Using the point spread to good advantage this trend was reversed in 1981, and since then has been stablized right around that fatal (to bettors) 50% mark.

Few people understand the psychology of gambling better than these phantoms of the numbers. When they see the public jump on a snowball they are ready to throw their point spread obstacle into the path. A team on a winning streak must cover higher and higher numbers and a team on a losing streak is given better numbers to help it achieve success... if not on the field at least at the betting windows. The teams at the bottom of the ladder... the last place teams that can't win for losing... pose as much of a problem as the dominant teams of the year. In 1981 the Colts couldn't cover even when they were receiving inordinately high numbers like 13 and 14 week after week. Likewise the Redskins were covering just about every number put in front of them until the end of the 1983 season. Streaks do occur but the

linemaker is working hard to see that they are few and far between.

If you were to consult various official lines or check the papers in all twenty-eight cities for a given week, you would find very few differences. This consistency is more than coincidental; without it the bookmakers would be in a precarious position. If the Redskins were favored by three points in Washington and the Raiders were favored by three in Los Angeles, the airlines would have quite a few extra customers flying back and forth. Likewise if one sports book make the Skins the favorite and another had the Raiders, the "middle" seekers would beat a path to both places. **Middling** means betting both teams in the same game at different point spreads. Getting middled is the worst thing than can happen to a bookie and explains why the lines are so consistent and why bookmakers are hesitant to shift them once they are on the board.

While the manager of each sports book is responsible for putting the numbers on his card each week and while most of them would be competent to set his own line, they don't. Each of them has one or more consultants and even if they think the line on a certain game is "off" they go along with the program. As the week's action develops the manager has the option to change his line but again, because of the risk of getting middled, major shifts in the established line are rare.

The linemaker know that the numbers 3 and 7 are especially crucial in football but they are also quite useful in enticing action. People are more inclined to bet the favorite if they are giving less than a a field goal while others may be willing to bet the underdog only if they can get more than a field goal. So if the point spread is set at 2½ there is likely to be more wagering on the favorite, but if the line is set at 3½ the underdog becomes more attractive. Once the line is established the linemaker has done his job, and any adjustment in the line is up to each local bookmaker.

Las Vegas is an ideal place to shop the line; visit several bookmakers and compare their point spreads. There are literally hundreds of men who spend all day, every day running from one sports book to another looking for shifts in the line. Naturally any serious bettor wishes to wager against the most advantageous numbers, but many of these shoppers are looking for an opportunity to middle a game.

The best, (or from a book's standpoint, the worst) example of middling occurred in Super Bowl XIII played January 21, 1979, between Pittsburgh and Dallas. The line opened with Pittsburgh a 3½ point favorite, and most of the early action was on the Steelers. The action was so heavy that several books were forced to move their line to 4 and a few even went to Dallas plus 4½. Sure enough this shift brought the Cowboy bettors out of the woodwork and the late surge of betting was to Dallas plus the points. Since there are two weeks between the conference championship games and the Super Bowl, there is more time for the betting patterns to develop, and since it is

the only game that week it receives special focus. You may recall the Steelers had an 18 point lead in the second half but sat back and let the Cowboys score two late touchdowns and the final score was 35-31 in favor of Pittsburgh.

This was a disaster for the bookmakers. They had to pay everyone who bet Pittsburgh minus 3½; they had to pay everyone who bet Dallas plus 4½, and they had to refund all wagers made at an **even** 4-points since it was a **push**. If everyone in Las Vegas who claimed to have bet both the Steelers and the Cowboys, an effective middle, had really done so, several books might have had to close. As it was, the books took a bath and, although they survived, Super Bowl XIII proved to be very unlucky for all of them.

Although an opportunity to middle a game is enticing—since you can only lose one bet your only risk is 4.54% of your investment, and you win 90% if you win both sides—chasing the middle is time consuming and requires a major bankroll to make it worthwhile. Finding a shifting line requires almost constant monitoring of the books and that rather quickly takes the fun out of betting for most people. The same energy may be better spent in serious handicapping and identifying "soft" spots in the line. But remember the linemaker knows his business, and like the stock market insiders he has his connections, and they generally are a well-guarded secret. You may be able to beat the point spread but you had better respect the person who creates it.

HE MERELY PAID HER

A woman in Reno played five dollars on a special Pick-the-Pros contest card which requires the contestant to make a selection for all fourteen NFL games that week. To her amazement she was the only person to have a perfect card, and she won $25,000 for her fourteen winning selections. The public relations department at Harrah's scheduled a news conference to present her check. Naturally she was thrilled to receive the money, but when asked to explain her handicapping system she was flustered.

The woman explained that she didn't even undertstand what a handicapping system is. She confessed that she had wagered her five dollars only because she had gone to the book with her husband who is an avid fan and bettor. However, although he knows quite a bit about football betting, he had never been able to pick fourteen winners in a weekend. Few people ever will.

The woman's good fortune can be explained only by luck or timing—or possibly planetary intersection. Since most gamblers pay more attention to statistics than luck, her big hit is written off as a fluke. But to her, as with many winners, why she picked the winners didn't matter. Winning is what counts. "Even if it's only

luck—I'd rather be lucky than good," she said. The cashier didn't ask why or how she did it, he merely paid her.

THE HANDICAPPER

Webster's International Dictionary defines handicapping simply as "the act of selecting a winner" yet I know people who spend hours handicapping and end up selecting a loser. Books have been written about "scientific" handicapping yet I perceive it as an art because every successful **handicapper** I know possesses a sixth sense about the outcome of a football game which can't be found in the numbers alone. Everyone who follows football and attempts to pick winners is a football handicapper; some work harder than others and to be sure some have more success than others. Every serious football bettor must do some serious handicapping or hire a professional sports service to make his selections for him.

The first and foremost requisite for becoming a successful football handicapper is study. You must be willing to spend hours reading newspapers and magazines on a regular basis, watch every game you can and keep accurate records. Careful study of your local sports pages and as many out of town newspapers as your local library provides will get you started. *USA Today* provides decent national perspective and *Pro Football Weekly* is almost must reading. Monthly magazines, other weekly newsletters and the periodicals produced by each NFL team are full of useful information for the discerning handicapper. Filing statistical summaries and key articles on a regular basis can give you information to refer back to which might give you the **edge** you are seeking. The charts contained in the back of this book are critical if you have not been keeping records.

First-hand information gained by watching the games at the stadium or on television can be most helpful. You are out to form your own opinion, and observing player match-ups or team momentum is as important as reading a sportswriter's opinion. Watching the games on TV must be taken seriously and not done in a party atmosphere if you are to benefit. My preference is to watch the games with the sound turned off and a pen and notepad handy. Not only do I find the chit-chat and explanations of the announcers to be distracting at times, this forces me to observe more closely and I can compare my views with theirs during the half-time reviews and the post-game wrap-ups. A careful study of the statistics and your notes the day after the game, whether you win or lose, is important to help you see the effectiveness of your analysis.

Match-ups

For each game that you are considering you must determine how the teams match up. A checklist similar to the one Jimmy the Greek displays on the pregame shows is helpful . How does the rushing offense match against the rushing defense? The same for passing, which team has the more efficient quarterback? Which team has the more efficient offense? The numbers crunchers who use a computer to manipulate the statistics divide the number of total yards gained by the number of points scored to get an efficiency ratio. Some complex mathematical maneuvers which subtract the yards gained by turnovers (fumbles and interceptions) and take aways (fumbles recovered and passes intercepted), kick return yardage, etc., are used to refine this number further. Unless you have an affinity for statistics and math you may use one of the computer power ratings printed in most papers to help you here. Your checklist should include the play of special teams and you must make a judgement as to which punter is superior and which field goal kicker is more reliable. Which team has the better turnover/take-away ratio is one more important consideration.

Schedule

Another critical tool of a football handicapper is the schedule. Several money-making systems are built primarily upon scheduling phenomena, and considering who a team played last week and who they are scheduled to play next week can shed light on the current week's game. If a team is playing a non-conference opponent between games with division rivals, the coaches and players may not give the game sufficient attention. A team playing three consecutive road games may have difficulty sustaining their intensity.

Since each team plays every member of its own division twice each season, many of the major rivalries exist among these intra-division match-ups. The Rams and '49ers, the Giants and Eagles, the Packers and Lions, the Jets and Dolphins, Steelers and Browns and the Raiders and Chargers are some examples of traditional rivalries that are fed by two regular season games each and every year. Further, since division championships are the direct road to the play-offs, these games loom more important than games played outside the division. If one team is looking ahead to a key intra-divison match next week, they may not perform up to par this week or the coaches may devise a more conservative game plan choosing to save the tricks for next week. In any event, looking at the overall schedule is a necessary step in the handicapping process.

Injury Reports

Each week the NFL releases official injury reports noting which

players are hurt and definitely will not play and which are banged up but listed as questionable or probable. Obviously this is crucial information if you are trying to determine personnel match-ups. Not only is it important to judge the ability of a replacement but you must ascertain whether the coaches are planning to make game-plan changes to compensate for a missing player. An injury to a leading wide-receiver may mean more pass plays designed to go to the tight-end so a handicapper might be more concerned with the ability of the tight-end than that of the wide-receiver's replacement. Similarly losing a starting defensive end who is a leading sacker may force the coaches to install more blitzing in the game plan thereby putting more pressure on the secondary, so rather than trying to measure how well the replacement may play it may be more important to determine how effective the cornerbacks are in man to man coverage.

Injuries can deplete a team's bench and demoralize the players on the field. Losing a single big name player can be overcome, but multiple injuries over a period of weeks can start any team on a losing streak. A turn around factor for the handicapper to consider is the player returning to the line-up after several week's absence due to injury. Often these players are not yet 100% and at times their return to the line-up may delight their fans and local sports columnists more than the bettors backing the team.

Emotion-Psychology

Judging the attitude of a football team regarding a particular game cannot be done by a computer. A team seeking revenge for a previous humiliating loss may be fired up so as to reverse those previous statistics. Often a player who has been cut or traded will have an outstanding game when given the opportunity to play against his former teammates. A team that has been receiving bad press or simply has been a heavy underdog can get a group with apparently less physical talent to rise up and defeat the supposedly better team.

On the other side a team may come out "flat" the week after a particularly emotional victory. A West Coast team forced to play an early game in the East can sometimes appear to have the morning blahs. Some teams get caught looking ahead to next week's game and don't play up to their potential this week.

The fans can affect a team's emotional level. The Seahawk's great rolling wave was apparently encouraging the Seattle players and possibly intimidating their opponents late last season. But exuberant fans aren't always enough to make the difference in a game—ask any Saints fan.

Coast-to-coast jet lag, desire for revenge, "Win one for the Gipper," or smiling Al Davis saying "Just win, Baby,"—any of these may affect the emotional pitch of a team, but there are no guarantees that they

will have the same effect every time. The handicapper must trust his own intuition in this area.

Overall handicapping is more an art than a science. Read all you can, study all the facts, compute all the numbers, analyze player by player match-ups, weigh coaching abilities and strategies, consider scheduling factors, determine the effects of injuries, gauge the emotional level of each team and use anything else you can think of to help you handicap. Then make your own line for the game without regard to what other people might bet. When your line is significantly different from the book's line on any give game ask yourself why. Remember the obvious bet is not always the most logical bet. Be certain that your emotions are not overriding your brain. Keep in mind that you are projecting the future and not betting that history will repeat itself. After considered relflection and a deep breath, if it still looks good to you, go for it...you are a handicapper.

Table 4–1:

Handicapping the Super Bowl

Example of Handicapper's Worksheet for 1984 Super Bowl

	Redskins	Raiders
Yards gained passing	694	744
Yards gained rushing	444	548
Total yards gained	1,138	1,292
Points scored	106	98
Offensive efficiency	10.73	13.18
Yards allowed passing	804	500
Yards allowed rushing	210	310
Total yards allowed	1,014	810
Points allowed	50	38
Defensive efficiency	20.28	21.31
Turnover/takeaway	+4	+4
Opponents Weighting	35	47
Point difference less point spread	+11	+37

These numbers are based upon the three previous games. Some systems use four games; others six but recent performance is more relevant.

Offensive efficiency is found by dividing total yards gained by points scored. The *lower* this number, the more efficient the offense. Edge to Redskins.

Defensive efficiency is found by dividing the total yards allowed by the number of points allowed. The *higher* this number the more

efficient the defense. Edge to Raiders.

Turnover/takeaway ratio is found by subtracting turnovers from takeaways. Both teams were plus 4 in three recent games.

Opponents weighting is found by adding the numbers which correspond to the ranking on the league point differential table. The lower this number the stiffer the recent competition.

Point differential less the point spread indicates how well each team has been covering the spread. The Redskins failed to cover against two of their three opponents while the Raiders covered easily three games in a row.

The overall numbers indicated that the two teams were evenly matched. The Redskins had a slight offensive advantage, the Raiders a slight defensive advantage.

The ability to run the ball is so critical especially in championship games. The only team to hold the Redskins to fewer than 100 rushing yards during the entire regular season was the Raiders. Likewise the Raiders were one of only four teams to rush for more than 100 yards against the Redskins all year...and Marcus Allen did not play that day.

Both quarterbacks had experience and were efficient but the Raiders' pass defense was solid while the Redskins, especially cornerback Anthony Washington, were suspect on pass defense.

Special teams had played well for both teams, but the Raiders had a superior punter and Bahr, their field-goal kicker, was having his best year while Moseley was having an off year and had had a horrible game against the '49ers.

Injuries were not really a factor in the game.

Both coaching staffs had been outstanding but Gibbs' complaint that the season was "too long" was indication that perhaps the Redskins were getting flat.

Momentum seemed in favor of the Raiders who had been movng up in the power ratings while the Redskins were staying even and only their blowout of the Rams kept them from sliding in the ratings.

Emotionally the Raiders were psyched by the publicity given the "best team ever" Redskins, and while both teams were "up" for the game the Raiders appeared to have an emotional edge.

For most handicappers the three points to the Raiders were not significant. People who believed no team could stop Riggins and the Hogs nor develop a dominant running game against the Redskins' defense were inclined to bet the Redskins. Those who felt the Raiders' seven-man front would prevail and that the cornerbacks could cover the Redskins' wide receivers man for man and who believed the Redskins' pass defense was exploitable were happy to take the points. Very few expected Marcus Allen to have the game he did and that made the difference between a tight game and a blow-out.

NO TIES

HARRY'S SPORTS BOOK

711 Lucky Dr.

Nowhere, Nevada

Monday Night
Over / Under

$25,000 Bonus
for
Perfect Card

Pick the Pros
Sunday, Sept. 6, 1981

Favorite (-)	Underdog (+)	Point Spread
1. ATLANTA	2. New Orleans	9½
3. NEW ENGLAND	4. Baltimore	6½
5. BUFFALO	6. N.Y. Jets	4½
7. CHICAGO	8. Green Bay	3½
9. CINCINNATI	10. Seattle	4½
11. Dallas	12. WASHINGTON	2½
13. Oakland	14. DENVER	2½
15. DETROIT	16. San Francisco	5½
17. LOS ANGELES	18. Houston	6½
19. PITTSBURGH	20. Kansas City	9½
21. Miami	22. ST. LOUIS	1½
23. TAMPA BAY	24. Minnesota	3½
25. Philadelphia	26. N.Y. GIANTS	6½

Monday, Sept. 7, 1981

27. San Diego	28. CLEVELAND	1½
29. OVER	30. UNDER	40½

Home Team in Caps

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30

Circle at Least Three Teams

HARRY'S SPORTS BOOK
711 Lucky Dr.
Nowhere, Nevada

Pick-the-Pros Payoffs
All Taxes Paid by Harry's

Both Portions of Card Must Be Stamped

NO TIES

All Selections Must Win	Pays:
3 for 3	5 to 1
4 for 4	10 to 1
5 for 5	20 to 1
6 for 6	40 to 1
7 for 7	60 to 1
8 for 8	100 to 1
9 for 9	150 to 1
10 for 10	200 to 1
11 for 11	300 to 1
12 for 12	500 to 1
13 for 13	1,000 to 1
14 for 14	2,000 to 1
15 for 15	5,000 to 1

Plus $25,000 Bonus
for Perfect Card

Name _____ Amount of Wager _____

Number of Selections ____ Validation _____

WHO IS BEHIND THE BEARD?

As a child Susan Rothstein was fascinated by her grandfather and his favorite pastime—gambling. He took her to the racetrack, taught her to play cards and explained how point spreads operated. She majored in statistics in college and after graduation she went to work in the race and sports betting room of a Las Vegas casino. She wrote bets and learned about the bookmaking business.

Susan was intrigued with the people she saw making the bets. One day an unshaven and slovenly man approached her with an envelope containing $2,200 and a note to bet the New York Giants plus 3 points. That was fine, the line was right, but where did this guy who looked like a wino get $2,200! And once he had $2,200 why was he betting it on a football game?

Susan mentioned the incident to her boss, who told her that likely the money was not the man's own. Although it is illegal to use a runner to make bets the law is difficult to enforce, and some bettors don't wish to be known so they send a messenger with their bet. Some even wear disguises when they collect their bets.

Susan's boss said, "We don't ask to see who is hiding behind the beard, we simply write the bets and pay the winners. In Nevada you only need to know what you need to know, anything more might get you in trouble."

RANKING THE TEAMS

Each week the sports pages include the team standings by division and I have included the final 1983 standings in that format (Table 1). Many papers also include a computer-based power rating which ranks the teams without regard to conference or division. Since at least half of every team's games are played against non-division opponents, looking at the team's ranking in the overall league may help the handicapper to better determine potential.

In the overall 1983 ranking in offense based on points scored (Table 2) it is interesting to note that three of the top four teams are NFC teams. Six of the top seven teams made the play-offs but four play-off teams were not in the top ten and Denver made the play-offs in spite of being ranked twenty-first. On defense the 1983 rankings based on points allowed (Table 3) shows that only half the teams which made the play-offs ranked in the top ten and neither of the Super Bowl contestants was in that group. Seattle made the play-offs despite a twenty-fourth place finish in the points-allowed standings.

If, however, you combine these two sets of numbers and look at the difference between points scored and points allowed as reflected in

Table 4, you note that eight of the play-off teams rank in the top ten and the Super Bowl contestants are ranked first and fifth.

Table 5-1:

1983 Regular Season Final Standings

NATIONAL CONFERENCE				AMERICAN CONFERENCE			
Team	W.	L.	T.	Team	W.	L.	T.
			EAST				
Washington	14	2	0	Miami	12	4	0
Dallas	12	4	0	New England	8	8	0
St. Louis	8	7	1	Buffalo	8	8	0
Philadelphia	5	11	0	Baltimore	7	9	0
N.Y. Giants	3	12	1	N.Y. Jets	7	9	0
			CENTRAL				
Detroit	9	7	0	Pittsburgh	10	6	0
Green Bay	8	8	0	Cleveland	9	7	0
Chicago	8	8	0	Cincinnati	7	9	0
Minnesota	8	8	0	Houston	2	14	0
Tampa Bay	2	14	0				
			WEST				
San Francisco	10	6	0	L.A. Raiders	12	4	0
L.A. Rams	9	7	0	Seattle	9	7	0
New Orleans	8	8	0	Denver	9	7	0
Atlanta	7	9	0	San Diego	6	10	0
				Kansas City	6	10	0

The emphasis on offense reflects the shift in rules as well as coaching styles which tend toward more open offenses and more gambling defenses. Nine of the ten play-off teams outscored their opponents over the course of the season but Denver made the post-season tournament in spite of being outscored.

This chart also points up the parity in the league when you consider that almost half of the teams outscored their opponents and only three teams were outscored by 100 points or more. The average difference in score per game also explains why point spreads seldom exceed 8 points and are so often in the 1-5 point range. Washington clearly dominated during the regular season and their average differential of 13-plus points per game is unlikely to be matched again soon.

When you consider how the teams did against the spread over the regular season it is not surprising to find the Super Bowl foes leading the way. The Redskins and Raiders were each ten and five versus the line as they pushed each other in their regular season encounter. San Diego, the Jets, the Giants and Philadelphia were the worst teams against the spread, therefore, anyone betting against them every week made a nice profit. Table 5 displays each team's record against the line over the past three years. Miami has been the most consistent winner but looking at Washington's record of seventeen and seven during 1982 and 1983 it is easy to understand why the linemaker made them the favorite in the Super Bowl. Their backers have been doing quite well and no doubt the amount of action riding with them has been increasing steadily.

AFC/NFC

Almost every team in the AFC plays four NFC opponents each year and vice versa. For several years in the late 1970s the AFC dominated their NFC rivals. In 1981 this trend was reversed dramatically as both the linemaker and the NFC players had had enough. As you can see in Table 6, the NFC teams won almost 65% of these 1981 games versus the point spread. 1982 and 1983 produced a return to normalcy in this area although if you omit the New York Giants the NFC Eastern Division teams seem to be able to more than hold their own against the AFC.

In any given season the point spread makes the losing team a winning bet in about 12% to 15% of the games. In 1981 twenty-eight of the two hundred and twenty-four games were affected by the spread and there were thirty such games last year. In AFC/NFC match-ups the point spread has affected close to 20% of the games in recent years, the majority of those times making an NFC team that lost into a winning bet.

It is wise to keep your own team standings during the season and to analyze point spread performances regularly. Especially when teams only face each other once every few years (AFC/NFC) this can help you peg their relative abilities. Often the schedule makers will pit one division against another in the same week and if you are convinced of one's superiority, you may find four winning selections all in on week. In any event you must be prepared to look beyond the simple won-lost standings.

Table 5-2:

1983 Regular Season Final Standings

Offense

Team	Points Scored	Team	Points Scored
1. Washington*	541	15. Cincinnati	346
2. Dallas*	479	16. Pittsburgh*	335
3. L.A. Raiders*	442	17. New Orleans	319
4. San Francisco*	432	18. Minnesota	316
5. Green Bay	429	19. N.Y. Jets	313
6. Seattle*	403	20. Chicago	311
7. Miami*	389	21. Denver*	302
8. Kansas City	386	22. Houston	288
9. St. Louis	374	23. Buffalo	283
10. Atlanta	370	24. New England	274
11. L.A. Rams*	361	25. N.Y. Giants	267
12. San Diego	358	26. Baltimore	264
13. Cleveland	356	27. Tampa Bay	241
14. Detroit*	347	28. Philadelphia	233

Table 5-3:

Defense

Team	Points Allowed	Team	Points Allowed
1. Miami*	250	15. L.A. Rams*	344
2. Detroit*	286	16. N.Y. Giants	347
3. New England	289	17. Minnesota	348
4. San Francisco*	293	18. Buffalo	351
5. Chicago	301	19. Baltimore	354
6. Cincinnati	302	20. Dallas*	360
7. Pittsburgh*	303	21. Kansas City	367
8. Philadelphia	322	22. Tampa Bay	380
9. Denver*	327	23. Atlanta	389
10. N.Y. Jets	331	24. Seattle*	397
11. Washington*	332	25. St. Louis	428
12. New Orleans	337	26. Green Bay	439
13. L.A. Raiders*	338	27. Houston	460
14. Cleveland	342	28. San Diego	462

**Play-off team*

Table 5-4:

1983 Regular Season Point Differential

Team	Points Scored	Points Allowed	Differential	Avg. Diff. Per Game
1. Washington*	541	332	+209	+13.06
2. San Francisco*	432	293	+139	+8.69
3. Miami*	389	250	+139	+8.69
4. Dallas*	479	360	+119	+7.39
5. L.A. Raiders*	442	338	+104	+6.44
6. Detroit*	347	286	+61	+3.81
7. Cincinnati	346	302	+44	+2.75
8. Pittsburgh*	335	303	+32	+2.00
9. Kansas City	386	367	+19	+1.18
10. L.A. Rams*	361	344	+17	+1.06
11. Cleveland	356	342	+12	+0.75
12. Chicago	311	301	+10	+0.62
13. Seattle*	403	397	+6	+0.37
14. Green Bay	429	439	(-10)	(-0.62)
15. New England	274	289	(-15)	(-0.93)
16. New Orleans	319	337	(-18)	(-1.12)
17. N.Y. Jets	313	331	(-18)	(-1.12)
18. Atlanta	370	389	(-19)	(-1.18)
19. Denver*	302	327	(-25)	(-1.56)
20. Minnesota	316	348	(-32)	(-2.00)
21. St. Louis	374	428	(-54)	(-3.37)
22. Buffalo	283	351	(-68)	(-4.25)
23. N.Y. Giants	267	347	(-80)	(-5.00)
24. Philadelphia	233	322	(-89)	(-5.56)
25. Baltimore	264	354	(-90)	(-5.62)
26. San Diego	358	462	(-104)	(-6.50)
27. Tampa Bay	241	380	(-139)	(-8.68)
28. Houston	288	460	(-172)	(-10.75)

**Play-off team*

Table 5-5:

Regular Season Record vs. the Spread

Team	1981 W. L.	1982 W. L.	1983 W. L.	Composite W. L.
1. Miami	12-4	5-4	9-6	26-14
2. Washington	8-8	7-2	10-5	25-15
3. Cincinnati	12-4	5-4	7-9	24-17
4. San Francisco	12-4	3-6	9-7	24-17
5. L.A. Raiders	7-9	6-3	10-5	23-17
6. Detroit	10-6	5-4	8-7	23-17
7. Kansas City	11-5	3-6	9-7	23-18
8. Pittsburgh	9-7	6-3	8-8	23-18
9. Dallas	9-7	5-4	9-7	23-18
10. Minnesota	8-8	5-4	8-7	21-19
11. Green Bay	8-8	6-3	6-9	20-20
12. Chicago	8-8	4-5	8-7	20-20
13. N.Y. Jets	9-7	6-3	5-10	20-20
14. Tampa Bay	11-5	3-6	6-9	20-20
15. St. Louis	7-9	5-4	8-8	20-21
16. N.Y. Giants	10-6	4-5	6-10	20-21
17. Atlanta	5-10	5-4	9-7	19-21
18. Denver	7-9	3-6	9-7	19-22
19. Seattle	6-10	5-4	8-8	19-22
20. Philadelphia	10-6	3-6	6-10	19-22
21. L.A. Rams	7-9	3-6	8-7	18-22
22. San Diego	7-9	6-3	5-11	18-23
23. Buffalo	7-9	4-5	7-9	18-23
24. New Orleans	6-10	4-5	7-7	17-22
25. New England	3-13	6-3	8-7	17-23
26. Cleveland	6-10	3-6	8-8	17-24
27. Baltimore	3-13	4-5	9-6	16-24
28. Houston	5-10	2-7	7-9	14-26

Table 5-6:

AFC/NFC Match-ups vs. Spread

AFC TEAMS	1981 W. L.	1982 W. L.	1983 W. L.	Composite W. L.
1. Miami	3-1	1-1	2-2	6-4
2. Baltimore	0-4	2-0	2-0	4-4
3. Buffalo	1-3	1-2	1-3	3-8
4. N.Y. Jets	2-0	3-1	2-2	7-3
5. New England	0-4	0-1	2-2	2-7
6. Cincinnati	2-2	1-0	3-1	6-3
7. Pittsburgh	3-1	1-0	1-3	5-4
8. Cleveland	2-2	0-2	2-2	4-6
9. Houston	1-2	1-2	2-2	4-6
10. Kansas City	2-2	0-3	2-2	4-7
11. San Diego	0-4	1-0	3-1	4-5
12. L.A. Raiders	1-3	2-1	2-1	5-5
13. Seattle	0-2	1-0	1-3	2-5
14. Denver	1-3	2-1	0-2	3-6
AFC Totals	18-33	16-14	25-26	59-73
NFC TEAMS				
1. San Francisco	3-1	1-3	2-2	6-6
2. L.A. Rams	1-3	2-1	2-2	5-6
3. Atlanta	0-3	1-1	4-0	5-4
4. New Orleans	3-1	1-0	1-3	5-4
5. Green Bay	1-1	2-1	1-3	4-5
6. Chicago	4-0	1-1	1-1	6-2
7. Detroit	4-0	0-1	1-3	5-4
8. Minnesota	2-2	1-3	4-0	7-5
9. Tampa Bay	2-2	1-3	4-0	7-5
10. Philadelphia	3-1	2-1	1-1	6-3
11. St. Louis	3-1	0-0	3-1	6-2
12. Dallas	3-1	2-1	2-2	7-4
13. N.Y. Giants	1-1	0-1	0-4	1-6
14. Washington	3-1	0-0	2-1	5-2
NFC Totals	33-18	14-16	28-25	73-59

TURNING INVESTMENT TO ANXIETY

Cedric Johnson of San Francisco, who has been a '49er fan his entire life, was thrilled with the home team's success in the 1981 season. Not only was he enjoying their games, he was pleased to be beating his bookie so regularly. By season's end in spite of losing the last bet against New Orleans he was several thousand dollars ahead. He vowed to put $2,200 on his local heroes in the first play-off game and to let it ride. His goal was to buy a luxury car with his winnings.

Cedric's first bet against the New York Giants was a relatively easy winner. But the $4,400 he had riding against the Cowboys combined with the intensity of the game left him in a state of nervous exhaustion. When Dwight Clark made the game-winning catch, my friend Cedric almost passed out.

By Super Bowl Sunday Cedric had $8,800 invested on the '49ers and was telling one and all about it. This was by far the largest bet he had ever placed. When he and his wife walked into the bar where our group was gathering to watch the game, he was so nervous that he could barely hold his Bloody Mary. When the opening kickoff was muffed he fell apart. By halftime he was so wasted his wife had to take him home. Of course, he did win his bet, and indeed Cedric is now driving a shiny new Cadillac. But he did not enjoy the game. He bet so much that fun and excitement turned to neurotic anxiety .

Don't bet more than you can handle.

PLAYING THE TOTALS

For each NFL game the linemaker not only establishes the point spread but he also provides a point total number for purposes of betting **over/under**. This number defines the total number of points to be scored by both teams during the game. If you believe it will be a high-scoring game you bet the over, or if you expect a relatively low-scoring game you bet the under—just as in a single game wager you lay 11/10 on either bet and there is no regard for which team wins. The number set is usually in the 40s depending upon the team match-ups, expected coaching strategies and game conditions; it may be as low as 35 or as high as 52, but for most NFL games these days it will be between 43 and 49. This totals number has been creeping higher over the past few years as rule changes that encourage scoring and more wide open offenses have had their effect on the game. Since the total

final score is what you are betting against, the fact that all tied games now go into overtime has also contributed to the number getting higher.

Tables 6-1 and 6-2 provide the details of points scored by team for the years 1981 and 1983. Teams that play in a lot of high-scoring games may reflect either a potent offense or an especially weak defense. Likewise teams that play in a greater number of low-scoring games may have strong defenses or ball-control oriented offenses. Shifts in team position on these charts can be related to coaching changes, schedule differences or team improvement but do not necessarily relate to won/loss performance.

Over/under bets are quite popular with the parlay players especially on Monday nights. The player selects one team to win and ties it up with an over/under wager and it operates exactly as a two team parlay. As example, the second Monday night game of 1982 was played between the Chiefs and Chargers in Kansas City. The Chiefs went home underdogs, the Chargers in Kansas City. The Chiefs went home underdogs, the Chargers being favored by 3½ points and choices; Kansas City plus 3½; San Diego minus 3½; over 45; under 45 or a two team parlay bet could be made. A winning parlay that night would have been the Chiefs plus 3½ to the under 45. The Chargers did win the game but only by 3 points and the final score of 17-14 added up to only 31 total points.

Since the Chargers, with their combination of big play offense and suspect defense, generally are involved in high-scoring games quite a few over bettors were burned that night. San Diego has been playing in games that average 50-plus point totals for a few years and the 45 that was on the board that night seemed low. At first glance it was an enticing over bet but further study and investigation showed that the sly old linemaker was worried that the score would be held down. A report in the *L.A. Times* indicated that the Chargers' game plan called for a predominant rushing game. Every tout in Nevada was whispering about a low-scoring game. Indeed the Chargers rushed for 192 yards that night, the most rushing yards they had in any game all season. The insiders had a real scoop.

Interestingly when these same two teams met again in San Diego in the next to the last regular season game the Chargers again won by 3 points. But, since the point spread was 4, the Chiefs were the winning bet again. By this time, however, it was clear that neither team was going to the play-offs and conservative coaching strategies were laid aside. The same two teams that scored only 31 points in Kansas City amassed 79 points in San Diego as the Chargers won 41-38.

There are some handicappers who play only over/under bets and that strategy bears consideration. New England and Buffalo, as example, can face some difficult weather conditions when playing at home and any crucial game is likely to be low scoring. Again, keep in

Table 6–1:

The Over/Under Record
NFL Regular Season Point Totals
1981

These numbers represent the total points scored by both teams in all sixteen regular-season games.

Team	Total Points in 16 Games	Average Points per Game	Games in which Total Was		
			36 or Less	37–49	50 or More
1. San Diego	868	54.25	2	3	11
2. Baltimore	783	48.94	1	5	10
3. Atlanta	781	48.81	3	4	9
4. St. Louis	723	45.19	5	6	5
5. Detroit	719	44.94	3	6	7
6. Cincinnati	716	44.75	5	3	8
7. Seattle	710	44.38	7	2	7
8. Washington	696	43.50	7	4	5
9. Minnesota	694	43.38	6	4	6
10. New England	686	42.88	3	8	5
11. Green Bay	685	42.81	4	8	4
12. Los Angeles	654	40.88	6	7	3
13. Cleveland	651	40.69	6	6	4
14. Dallas	644	40.25	7	4	5
15. Pittsburgh	643	40.19	6	7	3
16. Houston	639	39.94	7	4	5
17. N.Y. Jets	636	39.75	8	2	6
18. Kansas City	636	39.75	8	4	4
19. Oakland	616	38.50	9	3	4
20. Miami	610	38.19	8	3	5
21. Denver	610	38.19	8	4	4
22. San Francisco	607	37.94	8	5	3
23. Philadelphia	589	36.81	10	3	3
24. Buffalo	587	36.69	8	5	3
25. New Orleans	585	36.56	8	6	2
26. Tampa Bay	583	36.44	9	7	0
27. Chicago	577	36.06	9	5	2
28. N.Y. Giants	552	34.50	11	3	2
Totals	18,480	41.25	182	131	135

Table 6-2:

The Over/Under Record
NFL Regular Season Point Totals
1983

These numbers represent the total points scored by both teams in all sixteen regular-season games.

Team	Total Points in 16 Games	Average Points per Game	Games in which Total Was 36 or Less	37–49	50 or More
1. Washington	873	54.56	1	4	11
2. Green Bay	868	54.25	2	5	9
3. Dallas	839	52.44	0	7	9
4. San Diego	820	51.25	3	4	9
5. St. Louis	802	50.12	2	3	11
6. Seattle	800	50.00	5	5	6
7. L.A. Raiders	780	48.75	3	6	7
8. Atlanta	759	47.43	2	9	5
9. Kansas City	753	47.06	6	3	7
10. Houston	748	46.75	4	7	5
11. San Francisco	725	45.31	4	6	6
12. L.A. Rams	705	44.06	6	3	7
13. Cleveland	698	43.62	6	4	6
14. Minnesota	664	41.50	7	5	4
15. New Orleans	656	41.00	5	7	4
16. Cincinnati	648	40.50	7	6	3
17. N.Y. Jets	644	40.25	6	7	3
18. Miami	639	39.94	5	7	4
19. Pittsburgh	638	39.87	6	7	3
20. Buffalo	634	39.62	6	6	4
21. Detroit	633	39.56	5	7	4
22. Denver	629	39.31	6	7	3
23. Tampa Bay	621	38.81	8	3	5
24. Baltimore	618	38.62	6	7	3
25. N.Y. Giants	614	38.37	8	4	4
26. Chicago	612	38.25	7	6	3
27. New England	563	35.18	9	3	4
28. Philadelphia	555	34.68	8	6	2
Totals	19,538	43.61	143	154	151

mind that if a snowstorm occurs the book has the right to take the totals off the board (not accept wagers) or circle the totals—accepting only minimum wagers.

Playing totals requires the same study, patience and caution that goes into handicapping game winners. If the linemaker's number looks unusually low or unusually high to you, try to determine why before you jump in and make a bet. Generally if he appears to be hedging I am inclined to go with him. That is if the line appears low, I tend to like an under bet and if he pushes the number to its limit (above 50) it tells me that this highly knowledgeable person expects both teams to score a lot of points. Usually he comes up with a number that can go either way. The recent Super Bowl number was 48½ and a few people who parlayed the Raiders to the over felt they had a sure thing in the fourth quarter. But neither team could score a touchdown in spite of being near the goal line in that quarter and the final total of 47 points left those parlay bettors with an empty feeling in their stomachs as well as their pockets.

THE CREDIT GOES TO THE COMPUTER

Jerry and Pete had been neighbors for a year or two and became good friends. Jerry was not a gambler. He didn't play cards or dice or bet on the horses. He didn't even bet on football games, although he watched them regularly and was an avid fan. Pete, on the other hand, bet on everything. He would even bet on whether or not the majorette would drop the baton at halftime. For every game they watched together on TV, Pete had bets on one team and often an over/under bet as well.

Since Jerry was in the computer business, he and Pete discussed trying to create a computer program to store football information. Jerry began to toy with computer-assisted football handicapping. Each week he filled his Apple home computer with data about point spreads, yards against and lost and final scores. After a few weeks he began to see a pattern. Pete, who seemed to win one week and lose the next, was fascinated by the computer printouts. And he won a few bets that he credited to the computer.

The computer system indicated that the most successful wagers were those made on teams who were playing at home and were also underdogs. After additional careful refinement Jerry himself decided to bet—on only those teams that were home underdogs and that were receiving at least 3 points but less than 10.

Jerry's betting proved very profitable, and after his bookie had paid him six weeks in a row even he got excited. Pete was

also doing well, but he was making so many bets in addition to the computer picks that he was only staying even. To raise money the two began selling their computer printouts to a few close friends.

Jerry and Pete are now partners in business. Their success ratio and their spreading reputation have made their's a successful sports information service.

Pete , however, is still making more bets than he should, and no amount of inside information could make the crucial difference in his rate of success. Some gamblers can't get enough action.

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alai action at the MGM. But on my last trip both those places had closed. Are there any plans to start them up again?

A Not at the moment. Las Vegas Downs has filed for bankruptcy while the MGM has converted the floor space to other purposes.

Q When should you surrender your hand in blackjack?

A While card counters can consult stategy tables for bizarre surrender plays, most players should surrender only with 15 or 16 against a ten and 16 against an ace.

Q Besides California, do any western states offer harness racing?

A Other than fair meets, no one at the moment has the sport, but this figures to change in 1985. Montana is scheduled to begin the sulky sport in April and Washington's Auburn Downs plans to begin harness operations in September. Meanwhile, you can bet the harness races in Las Vegas via the sports books which feature live races from New York.

Q Where can I find a newsletter called Blackjack World?

A You can't. It's out of business. Publisher Stanford Wong does put out a monthly letter called *Current Blackjack News*, which sells for $95 per year. Write to Pi Yee Press, 7910 Ivanhoe Ave., La Jolla, CA 92037.■

Continued from page 8

Triple Choice game, for instance, players choose a three-digit number and if that number comes in, they win. On four occasions last June, the amount of money paid out for the day's winning combination exceeded the day's revenues on this numbers game.

This is peanuts, however, compared what happened in Pennsylvania's lottery a few years back. On a statewide televised drawing, the winning number of 666 came about because someone had fooled with the equipment, making some balls lighter than others (the better to float to the top). Security has become very strict nowadays, though, and the chances that a lottery will be fixed again are remote—though not impossible.

It is likely that lotteries will undergo drastic changes in the future as technology improves. Watch especially for the proliferation of video lottery terminals (VLTs) which have taken hold in Nebraska and figure to spread. When they are hooked up to a central computer, they can provide action for players all over the state without having to go through the vendor. No lines, no waiting, no looking up winning ticket numbers.

What advice do we have for playing the lottery? Only that you check your tickets carefully and claim your prize before the expiration date. In Canada's Atlantic Loto, more than $8 million lay unclaimed during a recent year.

The future of lotteries looks bright. The superintendent of the Illinois lottery, Michael Jones, was asked what's ahead for his agency. His answer: "Money, money, money, money." ■

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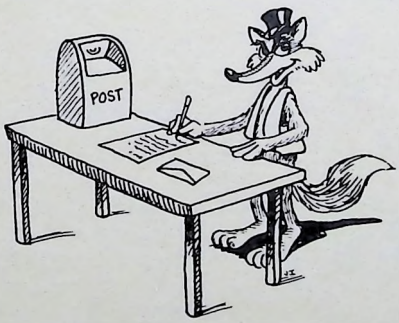

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